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STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION VII

PART I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

September 1942

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.--The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected; (2) to learn the progress of the borrowers since entering the RR program; (3) to analyze the action taken to facilitate rehabilitation; and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.--In Region VII, 5,469 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.--All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 25 percent of the sample borrowers in Region VII for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Sixty-seven percent of the borrowers for whom no record of performance was available, although expected, had received only 1 standard loan. Also, 24 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.—Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether or not they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report, but 9.2 percent of the borrowers included in this study for Region VII were no longer active by February 28, 1939.

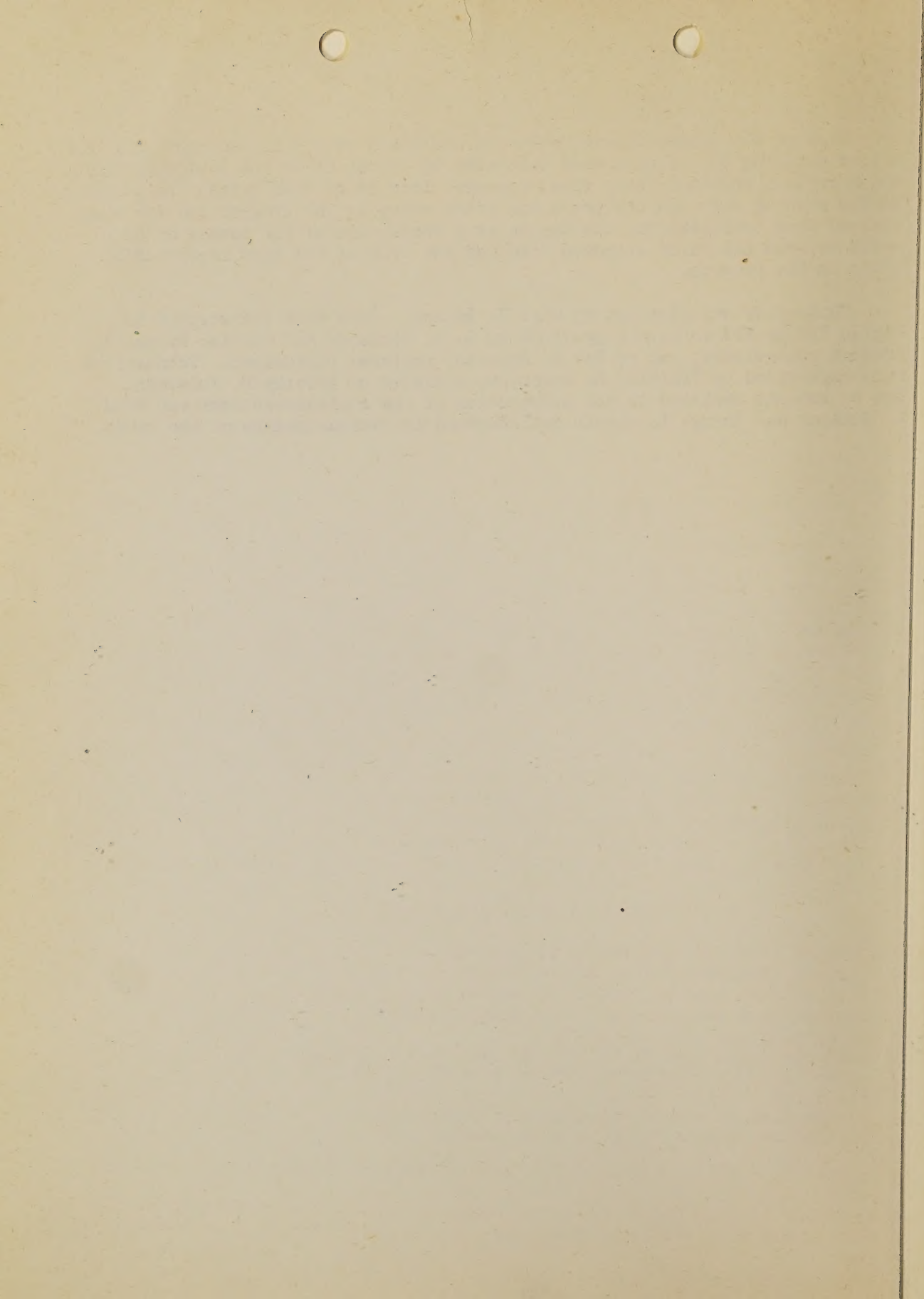
A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 66 percent of the borrowers in the sample for the study and for only 77 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God," such as drought, are all reflected in the tabulated data.

Types of tables presented.—This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by States or by the period in which the borrowers received their first standard loan or by both States and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region VII by WPA workers supervised by L. D. Richards and Charles Marshall, project supervisors, and by Roy L. Roberts, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.



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1/ "By periods" refers to period during which borrower received first standard RR loan.

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Note: A table is for the Region, without a breakdown by States, periods, crop years, or other controls unless the title indicates otherwise.

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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 3,469

Number of borrowers with a record of delinquency after entry on loan: 3,200

Borrowers still active two to three years after first loan: 86 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 48 percent

Median number of persons in household: 4.6

Most common family composition: (1) Husband-wife, 1 or more children under 16
(2) Husband-wife, 2 or more children under 16, and 1 or more 16 or older,
and (3) Husband and wife

Median age of household head: 39

Median grade finished by household head: 8.5

Households including male youths (nonheads) aged 18 to 24: 18 percent

Borrowers who were full or part owners during year before first loan: 18 percent

Borrowers who were full or part owners during last year of record: 17 percent

Borrowers who were not farm operators during major part of 1939 year before first loan: 14 percent

Median size of farm during year before first loan for borrowers having farms: 209 acres

Median size of farm during last year of record: 208 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 137 acres

Median acres in crops during last year of record: 132 acres

Median cash receipts during year before first loan: \$435

Median change in cash receipts: \$112

Borrowers reporting an increase in cash receipts: 57 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: \$542

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: \$59



Most common major sources of receipts during year before first loan: (1) farm stock and produce, (2) off-farm work

Most common major sources of receipts during last year of record: (1) livestock and produce, (2) crops and livestock

Borrowers with some receipts from off-farm work during year before first loan: 52 percent

Borrowers with some receipts from off-farm work during last year of record: 46 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 48 percent

Borrowers with receipts from benefit payments during last year of record: 49 percent

Median net worth at time of first loan: \$435

Median net worth, excluding equity in farm real estate, at time of first loan: \$25

Median change in net worth: -\$111

Median change in net worth, excluding equity in farm real estate: -\$94

Borrowers reporting an increase in net worth: 46 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 43 percent

Median value of assets at time of first loan: \$1,306

Median liabilities at time of first loan: \$693

Median change in liabilities: \$552

Borrowers with no cows or other cattle at time of first loan: 17 percent

Borrowers with no cows or other cattle at time of last record: 2 percent

Borrowers with no hens or other poultry at time of first loan: 16 percent

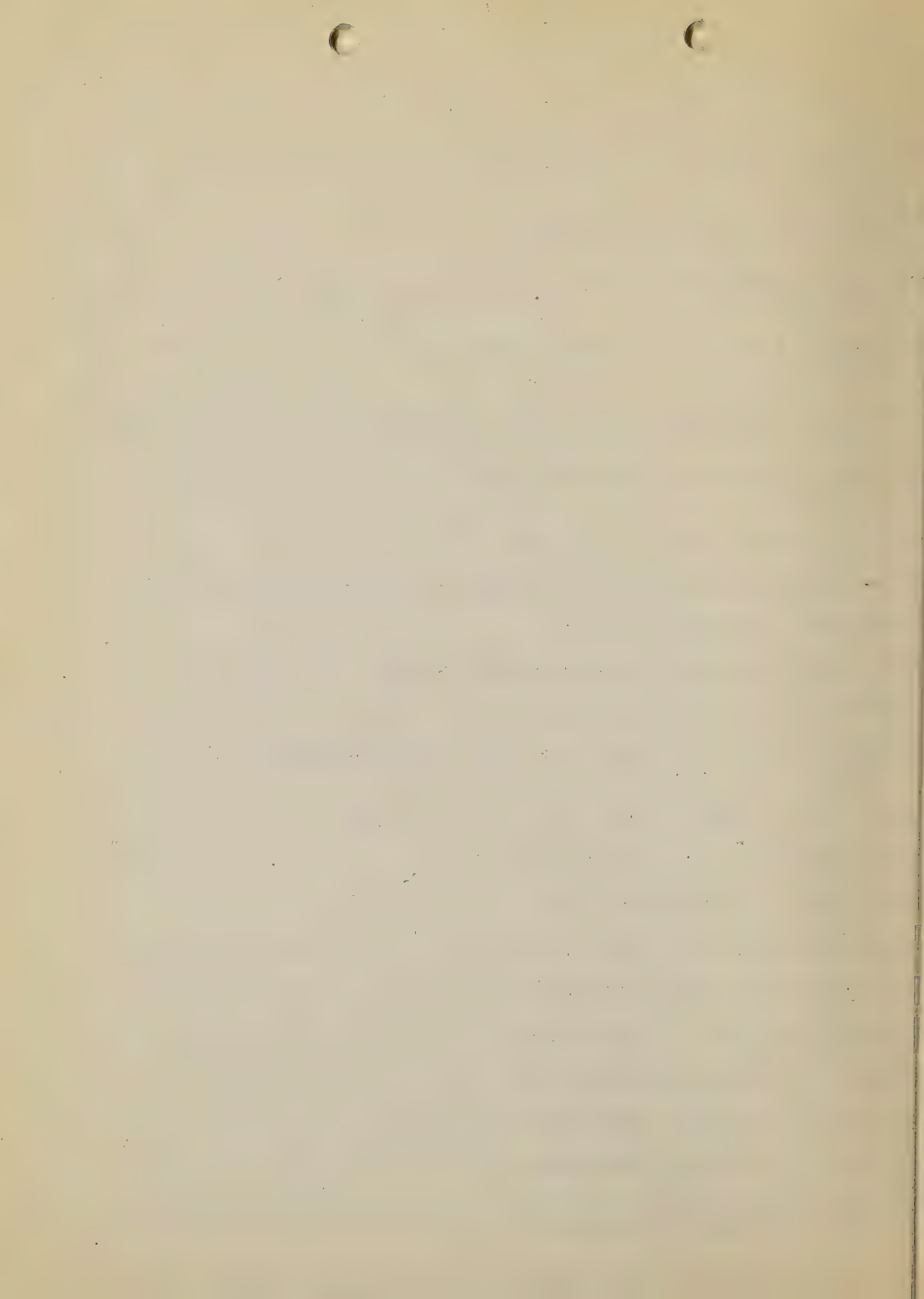
Borrowers with no hens or other poultry at time of last record: 5 percent

Borrowers with no sows or other hogs at time of first loan: 51 percent

Borrowers with no sows or other hogs at time of last record: 24 percent

Borrowers entering RE program between March 1, 1936 and February 28, 1937, receiving more than 1 standard loan by February 28, 1939: 88 percent

Most important major purposes of loans as measured by amount of money loaned: (1) livestock and poultry, (2) current farm operating expenses



Most important major purposes of loans as measured by percentage of borrowers receiving loans for specified purposes: (1) livestock and poultry (2) current farm operating expenses

Borrowers loaned money for family expenses: 27 percent

Borrowers receiving loans mostly sometime between March 1943 and February 1944: 74 percent

Table 1. 1. 1935-36

More than one-third of the 5,400 borrowers in the sample lived in Missouri, one-third lived in Kansas, one-fifth in North Dakota, and about one-sixth lived in South Dakota.

About one-third of the borrowers entered the standard loan program during each of the 3 periods covered by the study. The first period covered March 1, 1935 to February 28, 1937; the second period covered March 1, 1937 to February 28, 1938, and the third period covered borrowers entering the program during March 1, 1938 to February 28, 1939.

Of the borrowers for whom some record of performance in farm and home activities prior to entry on the program was expected, a record was not available for 25 percent. The earliest record of performance during the period covered by the study applied to the first crop year after the first standard loan for 44 percent of the borrowers, to the second crop year after the first loan for 31 percent, and to the third crop year after the first standard loan for 19 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last report of performance applies is shown in table 1. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although one of the first period borrowers has a last report applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 555 borrowers with records for the third crop year after the first loan entered the program during the first period and the performance reported covers the 1938 crop. From table 1 and supplementary data it is known that of the 728 borrowers with last records for the second crop year after the first loan, 243 entered the program during the first period and the performance of 243 covers the 1937 crop and that of 485 covers the 1938 crop, while 495 entered during the second period and have a record of performance which covers the 1938 crop. Of the 1,370 borrowers whose last records applied to the first crop year after the first standard loan, 224 entered the program during the first period and 222 have records covering the 1936 crop and 2 have records covering the 1937 crop, 470 entered during the second period, and 437 during the third period. Performance of the second period group covers the 1937 crop for 154 borrowers and the 1938 crop for 216, while all of the third period borrowers have records which necessarily pertain to the 1938 crop.

Thus of the 5,285 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1936 crop for 1,438 or 27 percent, the 1937 crop for 397 or 7 percent, and the 1938 crop for 3,450 or 66 percent.



Bureau of Agricultural Economics
Study of FSA Standard Loan PA Borrowers

July, 1948
Region VII

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by States ^{1/}

| Borrower's State: of residence at time of first standard RR borrowing | | Borrowers receiving first standard loan between | | | |
|--|-------|--|---------|---------|---------|
| Total | | 5/1/36- | 5/1/37- | 5/1/38- | 5/1/39- |
| Number | | Number | Number | Number | Number |
| Nebraska | 1,206 | 421 | 404 | 341 | 340 |
| North Dakota | 704 | 390 | 301 | 235 | 228 |
| South Dakota | 599 | 156 | 231 | 212 | 212 |
| Kansas ^{2/} | 870 | 193 | 283 | 394 | 394 |
| Total, all States | 3,480 | 1,156 | 1,121 | 1,182 | 1,158 |
| Percent | | Percent | Percent | Percent | Percent |
| Nebraska | 100.0 | 32.9 | 39.1 | 28.0 | 28.0 |
| North Dakota | 100.0 | 54.0 | 40.1 | 31.7 | 31.7 |
| South Dakota | 100.0 | 25.0 | 36.9 | 35.4 | 35.4 |
| Kansas ^{2/} | 100.0 | 22.1 | 32.5 | 45.3 | 45.3 |
| Total, all States | 100.0 | 33.2 | 32.2 | 34.0 | 34.0 |

^{1/} Period of first standard loan is the period during which first standard RR loan was authorized.

^{2/} Based on 80 counties located in Region VII, remaining 25 counties of Kansas included in Region XII.

Notes: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

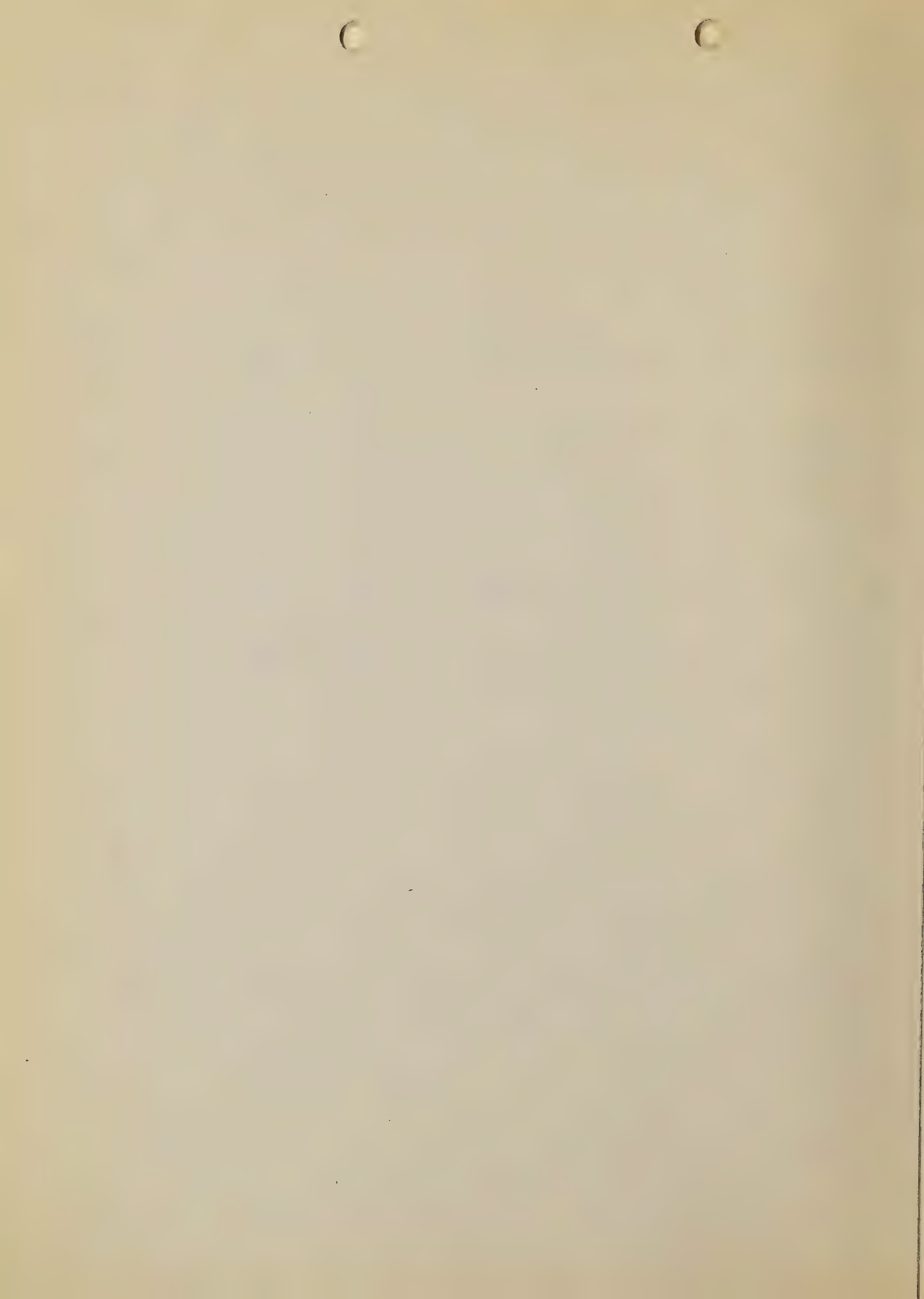


Table 2. - BORROWERS IN SASKATCHEWAN: Number and percentage of borrowers classified by number of crop years between first standard loan and last record of performance after entry on standard RR program, by Province

| Borrower's State of residence at time of first standard loan | Borrowers by number of crop years between first loan and last record | | | | | |
|--|---|---------|---------|---------|---------|---------|
| | No record | | | | | |
| | after first loan | | | | | |
| | On program:On program: | | | | | |
| Total | less than 1st crop year: | | | | | |
| | 1 year or more 2 years or more 3 years or more | | | | | |
| | Number | Number | Number | Percent | Percent | Percent |
| Saskatchewan | 1,208 | 187 | 141 | 118 | 308 | 250 |
| North Dakota | 708 | 106 | 118 | 161 | 255 | 141 |
| South Dakota | 348 | 45 | 150 | 178 | 138 | 88 |
| Kansas | 870 | 156 | 252 | 255 | 153 | 74 |
| Total, all States | 3,134 | 494 | 661 | 1,309 | 720 | 553 |
| | Percent | Percent | Percent | Percent | Percent | Percent |
| Saskatchewan | 100.0 | XX | 22.2 | 35.6 | 28.0 | 22.2 |
| North Dakota | 100.0 | XX | 16.0 | 19.8 | 21.1 | 17.1 |
| South Dakota | 100.0 | XX | 35.4 | 34.1 | 22.7 | 7.8 |
| Kansas | 100.0 | XX | 35.4 | 32.7 | 21.5 | 10.4 |
| Total, all States | 100.0 | XX | 23.2 | 32.7 | 24.5 | 18.6 |

1/ Number of crop years is determined by the interval between the date of last farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1930 and August 31, 1930 and whose last plan was dated between September 1, 1937 and August 31, 1937 was considered as having the last record 1 crop year after its first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 64 borrowers whose status was "quasi" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.



TABLE 3.—BARNYARDING IN SAREPINA. Number and percentage of barnyarding in sample classified by period of first record, by year of entry on standard RR program, by States, and by performance after entry on standard RR program, by States

| | | 1937 | | 1938 | | 1939 | | 1940 | | 1941 | | 1942 | | 1943 | | 1944 | | 1945 | | 1946 | | 1947 | | 1948 | | 1949 | | 1950 | | 1951 | | 1952 | | 1953 | | 1954 | | 1955 | | 1956 | | 1957 | | 1958 | | 1959 | | 1960 | | 1961 | | 1962 | | 1963 | | 1964 | | 1965 | | 1966 | | 1967 | | 1968 | | 1969 | | 1970 | | 1971 | | 1972 | | 1973 | | 1974 | | 1975 | | 1976 | | 1977 | | 1978 | | 1979 | | 1980 | | 1981 | | 1982 | | 1983 | | 1984 | | 1985 | | 1986 | | 1987 | | 1988 | | 1989 | | 1990 | | 1991 | | 1992 | | 1993 | | 1994 | | 1995 | | 1996 | | 1997 | | 1998 | | 1999 | | 2000 | | 2001 | | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | | 2007 | | 2008 | | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | | 2014 | | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | | 2020 | | 2021 | | 2022 | | 2023 | | 2024 | | 2025 | | 2026 | | 2027 | | 2028 | | 2029 | | 2030 | | 2031 | | 2032 | | 2033 | | 2034 | | 2035 | | 2036 | | 2037 | | 2038 | | 2039 | | 2040 | | 2041 | | 2042 | | 2043 | | 2044 | | 2045 | | 2046 | | 2047 | | 2048 | | 2049 | | 2050 | | 2051 | | 2052 | | 2053 | | 2054 | | 2055 | | 2056 | | 2057 | | 2058 | | 2059 | | 2060 | | 2061 | | 2062 | | 2063 | | 2064 | | 2065 | | 2066 | | 2067 | | 2068 | | 2069 | | 2070 | | 2071 | | 2072 | | 2073 | | 2074 | | 2075 | | 2076 | | 2077 | | 2078 | | 2079 | | 2080 | | 2081 | | 2082 | | 2083 | | 2084 | | 2085 | | 2086 | | 2087 | | 2088 | | 2089 | | 2090 | | 2091 | | 2092 | | 2093 | | 2094 | | 2095 | | 2096 | | 2097 | | 2098 | | 2099 | | 2100 | | 2101 | | 2102 | | 2103 | | 2104 | | 2105 | | 2106 | | 2107 | | 2108 | | 2109 | | 2110 | | 2111 | | 2112 | | 2113 | | 2114 | | 2115 | | 2116 | | 2117 | | 2118 | | 2119 | | 2120 | | 2121 | | 2122 | | 2123 | | 2124 | | 2125 | | 2126 | | 2127 | | 2128 | | 2129 | | 2130 | | 2131 | | 2132 | | 2133 | | 2134 | | 2135 | | 2136 | | 2137 | | 2138 | | 2139 | | 2140 | | 2141 | | 2142 | | 2143 | | 2144 | | 2145 | | 2146 | | 2147 | | 2148 | | 2149 | | 2150 | | 2151 | | 2152 | | 2153 | | 2154 | | 2155 | | 2156 | | 2157 | | 2158 | | 2159 | | 2160 | | 2161 | | 2162 | | 2163 | | 2164 | | 2165 | | 2166 | | 2167 | | 2168 | | 2169 | | 2170 | | 2171 | | 2172 | | 2173 | | 2174 | | 2175 | | 2176 | | 2177 | | 2178 | | 2179 | | 2180 | | 2181 | | 2182 | | 2183 | | 2184 | | 2185 | | 2186 | | 2187 | | 2188 | | 2189 | | 2190 | | 2191 | | 2192 | | 2193 | | 2194 | | 2195 | | 2196 | | 2197 | | 2198 | | 2199 | | 2200 | | 2201 | | 2202 | | 2203 | | 2204 | | 2205 | | 2206 | | 2207 | | 2208 | | 2209 | | 2210 | | 2211 | | 2212 | | 2213 | | 2214 | | 2215 | | 2216 | | 2217 | | 2218 | | 2219 | | 2220 | | 2221 | | 2222 | | 2223 | | 2224 | | 2225 | | 2226 | | 2227 | | 2228 | | 2229 | | 2230 | | 2231 | | 2232 | | 2233 | | 2234 | | 2235 | | 2236 | | 2237 | | 2238 | | 2239 | | 2240 | | 2241 | | 2242 | | 2243 | | 2244 | | 2245 | | 2246 | | 2247 | | 2248 | | 2249 | | 2250 | | 2251 | | 2252 | | 2253 | | 2254 | | 2255 | | 2256 | | 2257 | | 2258 | | 2259 | | 2260 | | 2261 | | 2262 | | 2263 | | 2264 | | 2265 | | 2266 | | 2267 | | 2268 | | 2269 | | 2270 | | 2271 | | 2272 | | 2273 | | 2274 | | 2275 | | 2276 | | 2277 | | 2278 | | 2279 | | 2280 | | 2281 | | 2282 | | 2283 | | 2284 | | 2285 | | 2286 | | 2287 | | 2288 | | 2289 | | 2290 | | 2291 | | 2292 | | 2293 | | 2294 | | 2295 | | 2296 | | 2297 | | 2298 | | 2299 | | 2300 | | 2301 | | 2302 | | 2303 | | 2304 | | 2305 | | 2306 | | 2307 | | 2308 | | 2309 | | 2310 | | 2311 | | 2312 | | 2313 | | 2314 | | 2315 | | 2316 | | 2317 | | 2318 | | 2319 | | 2320 | | 2321 | | 2322 | | 2323 | | 2324 | | 2325 | | 2326 | | 2327 | | 2328 | | 2329 | | 2330 | | 2331 | | 2332 | | 2333 | | 2334 | | 2335 | | 2336 | | 2337 | | 2338 | | 2339 | | 2340 | | 2341 | | 2342 | | 2343 | | 2344 | | 2345 | | 2346 | | 2347 | | 2348 | | 2349 | | 2350 | | 2351 | | 2352 | | 2353 | | 2354 | | 2355 | | 2356 | | 2357 | | 2358 | | 2359 | | 2360 | | 2361 | | 2362 | | 2363 | | 2364 | | 2365 | | 2366 | | 2367 | | 2368 | | 2369 | | 2370 | | 2371 | | 2372 | | 2373 | | 2374 | | 2375 | | 2376 | | 2377 | | 2378 | | 2379 | | 2380 | | 2381 | | 2382 | | 2383 | | 2384 | | 2385 | | 2386 | | 2387 | | 2388 | | 2389 | | 2390 | | 2391 | | 2392 | | 2393 | | 2394 | | 2395 | | 2396 | | 2397 | | 2398 | | 2399 | | 2400 | | 2401 | | 2402 | | 2403 | | 2404 | | 2405 | | 2406 | | 2407 | | 2408 | | 2409 | | 2410 | | 2411 | | 2412 | | 2413 | | 2414 | | 2415 | | 2416 | | 2417 | | 2418 | | 2419 | | 2420 | | 2421 | | 2422 | | 2423 | | 2424 | | 2425 | | 2426 | | 2427 | | 2428 | | 2429 | | 2430 | | 2431 | | 2432 | | 2433 | | 2434 | | 2435 | | 2436 | | 2437 | | 2438 | | 2439 | | 2440 | | 2441 | | 2442 | | 2443 | | 2444 | | 2445 | | 2446 | | 2447 | | 2448 | | 2449 | | 2450 | | 2451 | | 2452 | | 2453 | | 2454 | | 2455 | | 2456 | | 2457 | | 2458 | | 2459 | | 2460 | | 2461 | | 2462 | | 2463 | | 2464 | | 2465 | | 2466 | | 2467 | | 2468 | | 2469 | | 2470 | | 2471 | | 2472 | | 2473 | | 2474 | | 2475 | | 2476 | | 2477 | | 2478 | | 2479 | | 2480 | | 2481 | | 2482 | | 2483 | | 2484 | | 2485 | | 2486 | | 2487 | | 2488 | | 2489 | | 2490 | | 2491 | | 2492 | | 2493 | | 2494 | | 2495 | | 2496 | | 2497 | | 2498 | | 2499 | | 2500 | | 2501 | | 2502 | | 2503 | | 2504 | | 2505 | | 2506 | | 2507 | | 2508 | | 2509 | | 2510 | | 2511 | | 2512 | | 2513 | | 2514 | | 2515 | | 2516 | | 2517 | | 2518 | | 2519 | | 2520 | | 2521 | | 2522 | | 2523 | | 2524 | | 2525 | | 2526 | | 2527 | | 2528 | | 2529 | | 2530 | | 2531 | | 2532 | | 2533 | | 2534 | | 2535 | | 2536 | | 2537 | | 2538 | | 2539 | | 2540 | | 2541 | | 2542 | | 2543 | | 2544 | | 2545 | | 2546 | | 2547 | | 2548 | | 2549 | | 2550 | | 2551 | | 2552 | | 2553 | | 2554 | | 2555 | | 2556 | | 2557 | | 2558 | | 2559 | | 2560 | | 2561 | | 2562 | | 2563 | | 2564 | | 2565 | | 2566 | | 2567 | | 2568 | | 2569 | | 2570 | | 2571 | | 2572 | | 2573 | | 2574 | | 2575 | | 2576 | | 2577 | | 2578 | | 2579 | | 2580 | | 2581 | | 2582 | | 2583 | | 2584 | | 2585 | | 2586 | | 2587 | | 2588 | | 2589 | | 2590 | | 2591 | | 2592 | | 2593 | | 2594 | | 2595 | | 2596 | | 2597 | | 2598 | | 2599 | | 2600 | | 2601 | | 2602 | | 2603 | | 2604 | | 2605 | | 2606 | | 2607 | | 2608 | | 2609 | | 2610 | | 2611 | | 2612 | | 2613 | | 2614 | | 2615 | | 2616 | | 2617 | | 2618 | | 2619 | | 2620 | | 2621 | | 2622 | | 2623 | | 2624 | | 2625 | | 2626 | | 2627 | | 2628 | | 2629 | | 2630 | | 2631 | | 2632 | | 2633 | | 2634 | | 2635 | | 2636 | | 2637 | | 2638 | | 2639 | | 2640 | | 2641 | | 2642 | | 2643 | | 2644 | | 2645 | | 2646 | | 2647 | | 2648 | | 2649 | | 2650 | | 2651 | | 2652 | | 2653 | | 2654 | | 2655 | | 2656 | | 2657 | | 2658 | | 2659 | | 2660 | | 2661 | | 2662 | | 2663 | | 2664 | | 2665 | | 2666 | | 2667 | | 2668 | | 2669 | | 2670 | | 2671 | | 2672 | | 2673 | | 2674 | | 2675 | | 2676 | | 2677 | | 2678 | | 2679 | | 2680 | | 2681 | | 2682 | | 2683 | | 2684 | | 2685 | | 2686 | | 2687 | | 2688 | | 2689 | | 2690 | | 2691 | | 2692 | | 2693 | | 2694 | | 2695 | | 2696 | | 2697 | | 2698 | | 2699 | | 2700 | | 2701 | | 2702 | | 2703 | | 2704 | | 2705 | | 2706 | | 2707 | | 2708 | | 2709 | | 2710 | | 2711 | | 2712 | | 2713 | | 2714 | | 2715 | | 2716 | | 2717 | | 2718 | | 2719 | | 2720 | | 2721 | | 2722 | | 2723 | | 2724 | | 2725 | | 2726 | | 2727 | | 2728 | | 2729 | | 2730 | | 2731 | | 2732 | | 2733 | | 2734 | | 2735 | | 2736 | | 2737 | | 2738 | | 2739 | | 2740 | | 2741 | | 2742 | | 2743 | | 2744 | | 2745 | | 2746 | | 2747 | | 2748 | | 2749 | | 2750 | | 2751 | | 2752 | | 2753 | | 2754 | | 2755 | | 2756 | | 2757 | | 2758 | | 2759 | | 2760 | | 2761 | | 2762 | | 2763 | | 2764 | | 2765 | | 2766 | | 2767 | | 2768 | | 2769 | | 2770 | | 2771 | | 2772 | | 2773 | | 2774 | | 2775 | | 2776 | | 2777 | | 2778 | | 2779 | | 2780 | | 2781 | | 2782 | | 2783 | | 2784 | | 2785 | | 2786 | | 2787 | | 2788 | | 2789 | | 2790 | | 2791 | | 2792 | | 2793 | | 2794 | | 2795 | | 2796 | | 2797 | | 2798 | | 2799 | | 2800 | | 2801 | | 2802 | | 2803 | | 2804 | | 2805 | | 2806 | | 2807 | | 2808 | | 2809 | | 2810 | | 2811 | | 2812 | | 2813 | | 2814 | | 2815 | | 2816 | | 2817 | | 2818 | | 2819 | | 2820 | | 2821 | | 2822 | | 2823 | | 2824 | | 2825 | | 2826 | | 2827 | | 2828 | | 2829 | | 2830 | | 2831 | | 2832 | | 2833 | | 2834 | | 2835 | | 2836 | | 2837 | | 2838 | | 2839 | | 2840 | | 2841 | | 2842 | | 2843 | | 2844 | | 2845 | | 2846 | | 2847 | | 2848 | | 2849 | | 2850 | | 2851 | | 2852 | | 2853 | | 2854 | | 2855 | | 2856 | | 2857 | | 2858 | | 2859 | | 2860 | | 2861 | | 2862 | | 2863 | | 2864 | | 2865 | | 2866 | | 2867 | | 2868 | | 2869 | | 2870 | | 2871 | | 2872 | | 2873 | | 2874 | | 2875 | | 2876 | | 2877 | | 2878 | | 2879 | | 2880 | | 2881 | | 2882 | | 2883 | | 2884 | | 2885 | | 2886 | | 2887 | | 2888 | | 2889 | | 2890 | | 2891 | | 2892 | | 2893 | | 2894 | | 2895 | | 2896 | | 2897 | | 2898 | | 2899 | | 2900 | | 2901 | | 2902 | | 2903 | | 2904 | | 2905 | | 2906 | | 2907 | | 2908 | | 2909 | | 2910 | | 2911 | | 2912 | | 2913 | | 2914 | | 2915 | | 2916 | | 2917 | | 2918 | | 2919 | | 2920 | | 2921 | | 2922 | | 2923 | | 2924 | | 2925 | | 2926 | | 2927 | | 2928 | | 2929 | | 2930 | | 2931 | | 2932 | | 2933 | | 2934 | | 2935 | | 2936 | | 2937 | | 2938 | | 2939 | | 2940 | | 2941 | | 2942 | | 2943 | | 2944 | | 2945 | | 2946 | | 2947 | | 2948 | | 2949 | | 2950 | | 2951 | | 2952 | | 2953 | | 2954 | | 2955 | | 2956 | | 2957 | | 2958 | | 2959 | | 2960 | | 2961 | | 2962 | | 2963 | | 2964 | | 2965 | | 2966 | | 2967 | |
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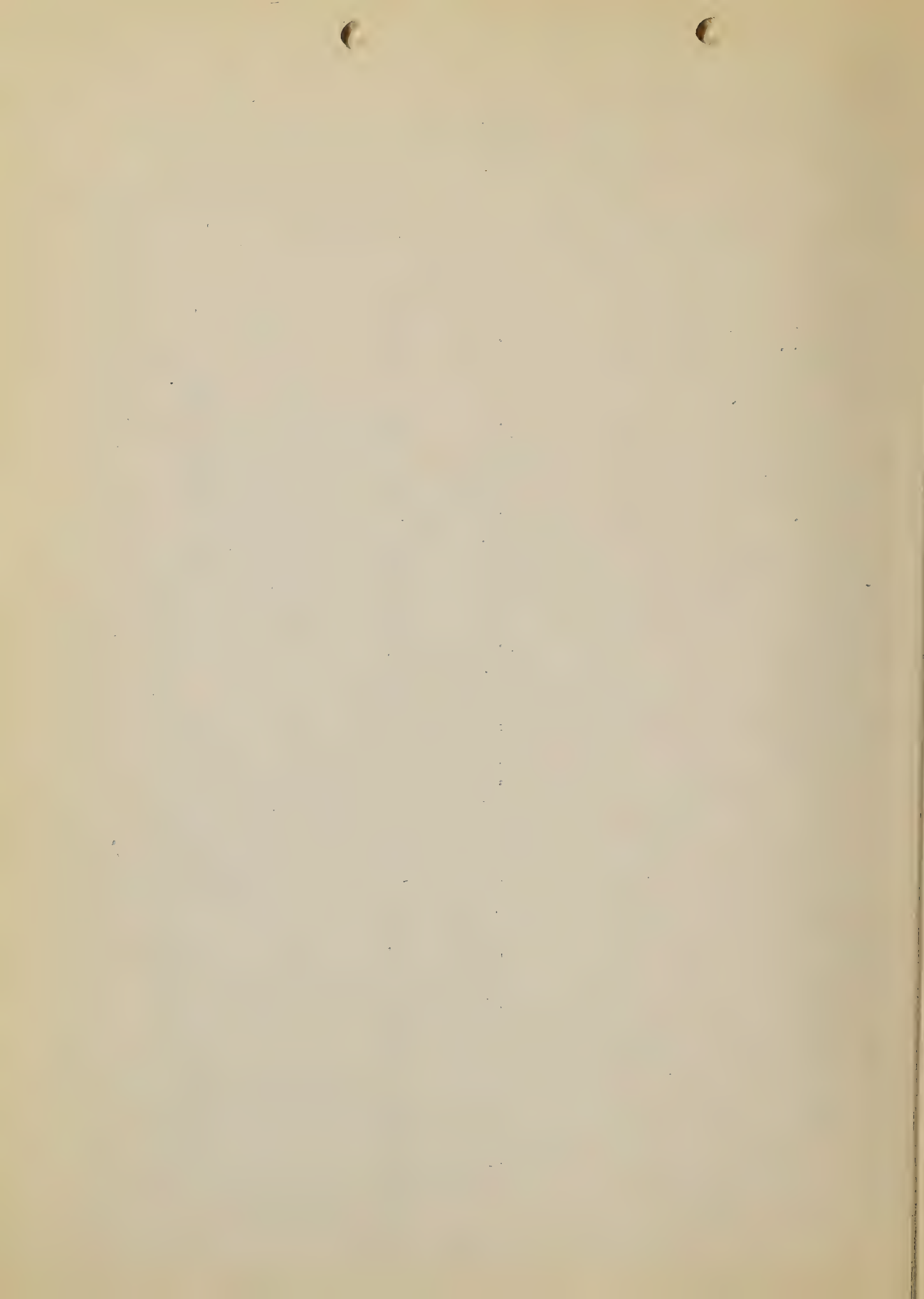


Table 4.-STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard RR loan

| Status of borrower on February 28, 1939: | Total borrowers | Borrowers receiving first standard loan between | | | | |
|--|-----------------|---|---------|---------|---------|---------|
| | | 3/1/36- : 3/1/37- : 3/1/38- : 2/28/37 : 2/28/38 : 2/28/39 | | | | |
| | | Number | Percent | Percent | Percent | Percent |
| Active 1/ | 3,149 | 90.8 | 84.7 | 89.4 | 97.9 | |
| Paid up 2/ | 171 | 4.9 | 6.0 | 7.7 | 1.3 | |
| During period of first loan: | 64 | 1.8 | 1.0 | 3.3 | 1.3 | |
| After period of first loan: | 107 | 3.1 | 5.0 | 4.4 | --- | |
| Inactive 3/ | 149 | 4.3 | 9.3 | 2.9 | 0.8 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting : | 3,469 | | 1,156 | 1,121 | 1,192 | |

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each State in the Region.

Ninety-one percent of the borrowers were still active at the close of the period of study (February 28, 1939); 5 percent were paid up and the balance of 4 percent were inactive. The majority of the inactive borrowers had entered the program during the first period whereas a larger proportion of second period than of first period borrowers were paid up. Only 2 percent of all borrowers paid up during the same period the first loan was received and did not come back for another loan. Nineteen of the 171 paid up borrowers and 98 of the 149 inactive borrowers were reported as liquidated by a public sale.



Table 1. 1939: Status of borrowers of standard loans classified by status on February 28, 1939, by States

| Status of borrower on February 28, 1939 | Borrower's State of residence at time of first standard loan | | | | | |
|---|--|--------------|--------------|----------|--------|----------|
| | Total | North Dakota | South Dakota | Nebraska | Kansas | Missouri |
| Active 1/ | 3,149 | 20.3 | 26.3 | 25.1 | 24.0 | 25.7 |
| Paid up 2/ | 173 | 4.0 | 6.5 | 1.6 | 3.7 | 6.5 |
| During period of first loan: | 84 | 1.3 | 2.1 | 0.7 | 1.2 | 2.2 |
| After period of first loan: | 107 | 3.1 | 4.2 | 0.9 | 2.5 | 3.6 |
| Inactive 3/ | 141 | 1.7 | 2.4 | 1.3 | 2.5 | 2.0 |
| Total | 3,463 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Active reporting | 3,469 | 1,296 | 704 | 593 | 870 | |

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the loan was not classified by FSA as inactive.
 2/ A borrower was considered paid up if the amount repaid to FSA equaled or exceeded the amount received, unless the loan had been classified as inactive by FSA.
 3/ A borrower was considered inactive if classified as such by FSA.

2/ A borrower was considered inactive if classified as such by FSA.

Nebraska and Kansas each had about twice the proportion of paid up borrowers as did North Dakota, and 4 times the proportion in North Dakota. Nebraska and Kansas also had the largest proportions of inactives, 5 percent, as compared with 3 percent in North Dakota and 2 percent in South Dakota.

Of the 19 paid up borrowers liquidated by public sale, 4 were in Nebraska, 3 were in North Dakota, 2 were in South Dakota, and 1 was in Kansas. Of the 35 inactive borrowers as liquidated, 12 were in Nebraska, 10 were in North Dakota, 8 were in South Dakota, and 21 were in Kansas.

Persons in households of poorest receiving first standard loan between

1875

[illegible]

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100

[illegible][illegible]

12.6 : 7.1 : 5.5 : 12.0 : 7.1 : 4.3 : 12.9 : 7.2 : 5.7 : 12.9 : 7.0 : 5.9

10

OF THE
THESE OF WHICH WE KNOW

[illegible]

3,459 Norwegians; all of whom reported even as good to excellent health.

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THE UNIVERSITY OF CHICAGO PRESS
CHICAGO, ILL.
LONDON, ENGLAND

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1

used over the 1,886 borrowed in the study all of which reported more age data for household members.

to be 14 and a half of males aged 15 to 64. There

Table 8.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

| Number of persons: in household at time of first standard loan | Borrowers receiving first standard loan between | | | | | |
|---|--|---------|-------------------|---------|---------|---------|
| | Total | | 3/1/36- : 3/1/37- | | 3/1/38- | |
| | borrowers | | 2/28/37 : 2/28/38 | | 2/28/39 | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| 1 | 113 | 3.3 | 3.7 | 2.9 | 3.2 | |
| 2 | 524 | 15.1 | 15.7 | 15.1 | 14.5 | |
| 3 | 707 | 20.4 | 22.2 | 17.4 | 21.4 | |
| 4 | 673 | 19.4 | 17.8 | 20.4 | 20.1 | |
| 5 | 524 | 15.1 | 14.4 | 16.4 | 14.5 | |
| 6 | 397 | 11.4 | 10.8 | 11.5 | 12.0 | |
| 7 | 236 | 6.8 | 6.2 | 8.1 | 6.1 | |
| 8 | 120 | 3.5 | 3.3 | 3.9 | 3.2 | |
| 9 | 80 | 2.3 | 2.6 | 2.1 | 2.3 | |
| 10 | 50 | 1.4 | 1.7 | 1.1 | 1.5 | |
| 11 and over | 44 | 1.3 | 1.6 | 1.1 | 1.2 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,468 | | 1,156 | 1,120 | 1,192 | |
| Number not reporting | 1 | | --- | 1 | --- | |
| Median number of persons in household | 4.6 | | 4.5 | 4.7 | 4.5 | |

Note: A comparable table is also available for each State in the Region.

The median size of household was 4.6 persons. The median was about the same for first, second, and third period borrowers. Families of 3, 4, 5, and 6 persons made up two-thirds of the total, while those of 1 or 2 persons were 18 percent and those of 7 or more persons were 15 percent of the total.

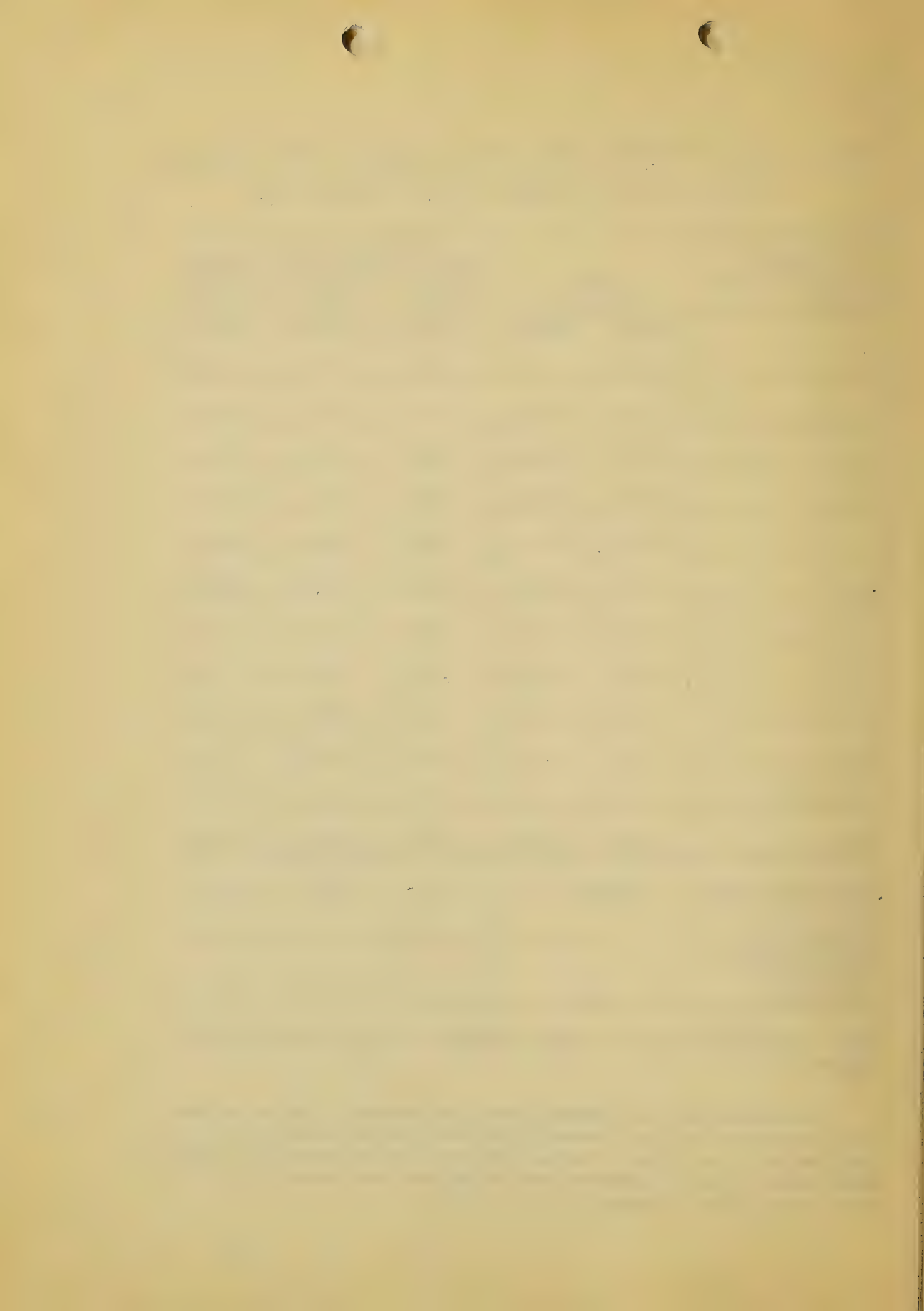


Table 9. SIZE OF HOUSEHOLD. Number and percentage of borrowers classified by number of persons in household at time of first standard RM loan, by States

| Number of persons in household at time of first standard loan | Total | | Borrower's State of residence at time of first standard loan | | | | |
|--|-----------|---------|---|---------|---------|---------|---------|
| | borrowers | | Nebraska | Dakota | Dakota | Kansas | |
| | Number | Percent | Percent | Percent | Percent | Percent | Percent |
| 1 | 113 | 3.3 | 2.8 | 2.7 | 5.5 | 2.9 | |
| 2 | 536 | 15.1 | 13.3 | 8.8 | 20.7 | 12.1 | |
| 3 | 707 | 20.4 | 21.2 | 21.5 | 12.0 | 13.1 | |
| 4 | 675 | 19.4 | 12.4 | 18.3 | 19.4 | 20.2 | |
| 5 | 324 | 15.1 | 18.3 | 16.1 | 10.5 | 14.3 | |
| 6 | 357 | 11.4 | 11.8 | 12.8 | 9.5 | 11.2 | |
| 7 | 238 | 6.8 | 6.7 | 7.8 | 6.7 | 6.2 | |
| 8 | 120 | 3.5 | 3.4 | 4.4 | 2.3 | 3.1 | |
| 9 | 82 | 2.3 | 1.7 | 3.4 | 1.7 | 1.3 | |
| 10 | 50 | 1.4 | 1.1 | 2.1 | 1.0 | 1.7 | |
| 11 and over | 44 | 1.3 | 0.9 | 3.1 | 0.7 | 1.2 | |
| Total | 347 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,488 | | 1,250 | 704 | 590 | 887 | |
| Number not reporting | 1 | | | | | 1 | |
| Median number of persons in household | 4.6 | | 4.7 | 5.0 | 4.1 | 4.5 | |

North Dakota had the largest households with a median size of 5.0 persons while South Dakota had the smallest with a median of 4.1 persons. South Dakota had a larger proportion of borrowers with households of 1, 2, and 3 persons than did the other States, while North Dakota had a larger proportion of borrowers with families of 6 or more persons than did any other State.



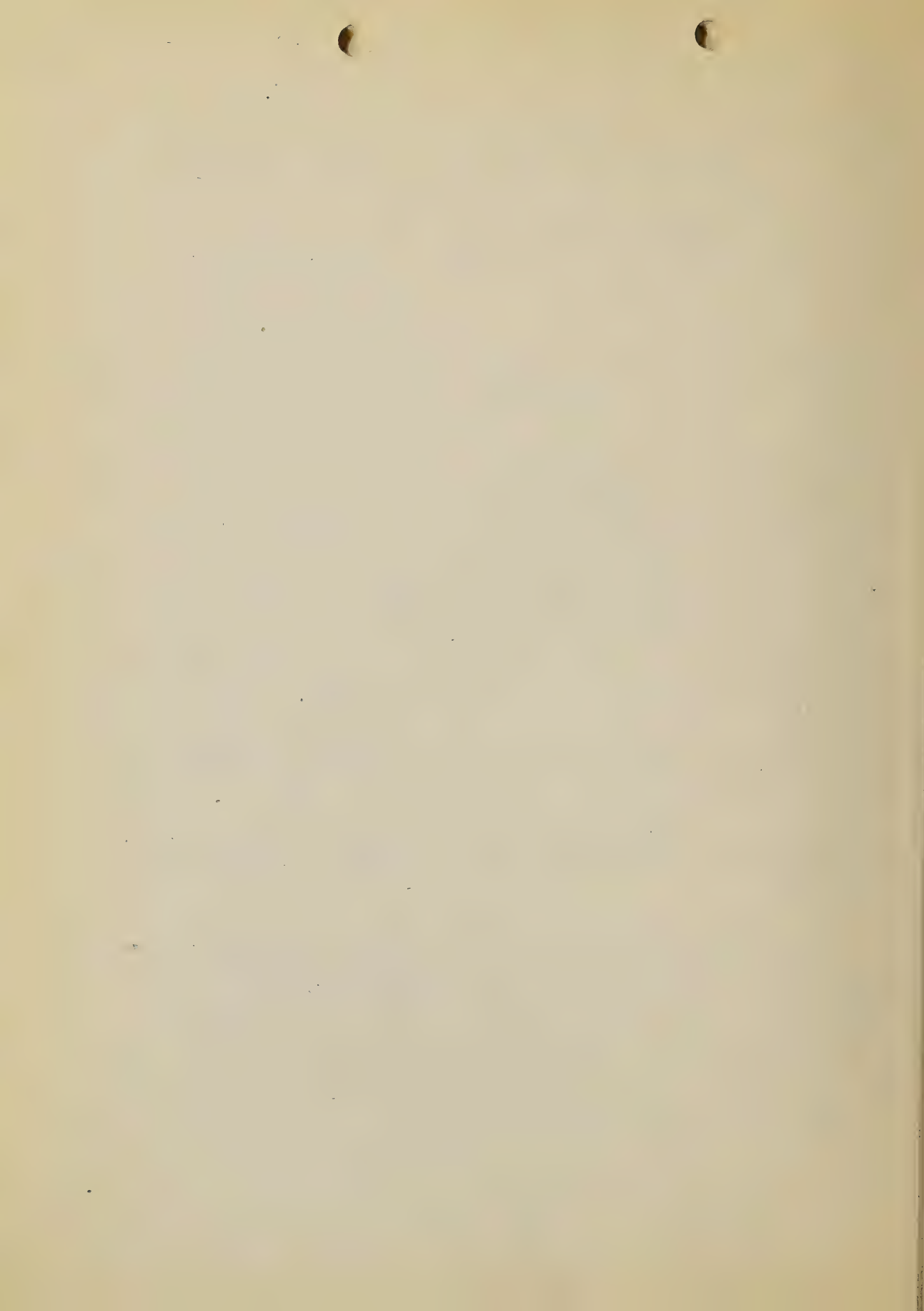
Table 11. FAMILY COMPOSITION. Number and percentage of borrowers classified by family composition at time of first standard loan

| Family composition at time of first standard loan | Total Borrowers | |
|---|--------------------|---------|
| | Number | Percent |
| Normal families | 2,720 | 91.1 |
| Husband-wife; 2 persons | 467 | 15.2 |
| Husband-wife, 1 child under 16; 3 persons | 519 | 14.7 |
| Husband-wife, 2 children under 16; 4 persons | 300 | 12.6 |
| Husband-wife, 3 or more children under 16; 5 or more persons | 617 | 20.2 |
| Husband-wife, 1 or more persons 16 or older; 3 or more persons | 212 | 6.9 |
| Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons | 171 | 5.3 |
| Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons | 438 | 15.9 |
| Broken families 1/ | 147 | 4.8 |
| Nonfamily types 2/ | 127 | 4.1 |
| Total reporting | 5,064 | 100.0 |
| Number not reporting | 405 | |

1/ Male or female without spouse but with 1 or more children

2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers as 91.1 but 9 percent were of this type. Sixty-nine percent of the families were normal families with 1 or more children under 16. Twenty-eight percent of the families had 1 or more persons aged 16 or older in addition to the husband and wife. About one-fifth, 22 percent, of the families contained a husband and wife, children under 16, and also persons - usually children - aged 16 or older. Fifteen percent of the families consisted of only husband and wife.



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Table 11. AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard EM loan, by States

| Age of household head | | | Borrower's State of residence at time of first standard loan | | | |
|------------------------------|--------|---------|--|--------------|--------------|---------|
| | Total | | Nebraska | North Dakota | South Dakota | Kansas |
| | Number | Percent | Number | Percent | Number | Percent |
| 18 to 24 | 260 | 7.5 | 7.0 | 5.0 | 11.7 | 7.4 |
| 25 to 34 | 1,060 | 30.0 | 28.3 | 30.5 | 37.3 | 29.1 |
| 35 to 44 | 868 | 27.9 | 29.3 | 30.7 | 25.5 | 25.2 |
| 45 to 54 | 761 | 22.0 | 24.1 | 22.3 | 17.9 | 23.1 |
| 55 to 64 | 343 | 9.9 | 8.7 | 11.4 | 7.8 | 12.5 |
| 65 and over | 72 | 2.1 | 2.0 | 2.1 | 0.3 | 2.4 |
| Total | 3,357 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 3,405 | | 1,385 | 704 | 593 | 659 |
| Number not reporting | 4 | | 3 | — | — | 1 |
| Median age of household head | 39.3 | | 40.2 | 39.7 | 35.4 | 40.2 |

The median age of borrowers was 39 years. Nebraska, North Dakota, and Kansas borrowers all averaged 40 years of age, but South Dakota borrowers averaged 5 years younger. About 3 percent were under 25 and only 12 percent were aged 55 and over. South Dakota had the largest percentage of household heads under 35 and the smallest percentage aged 45 and over.



Table 12. EDUCATION OF BORROWERS BY HIGHEST GRADE OF SCHOOL FINISHED BY HOUSEHOLD HEAD AT TIME OF FIRST STANDARD RR LOAN, BY STATES

| Highest grade finished | Borrower's State of residence at time of first standard loan | | | | | |
|---|--|-------|-------|----------|--------------|--------|
| | Total | North | South | Nebraska | South Dakota | Kansas |
| None | 10 | 0.3 | 0.5 | 1.4 | 0.4 | 0.9 |
| 1 to 3 | 21 | 1.3 | 2.1 | 2.5 | 2.2 | 0.9 |
| 4 to 5 | 85 | 3.7 | 5.2 | 10.7 | 3.8 | 3.9 |
| 6 | 83 | 4.7 | 5.5 | 9.5 | 3.1 | 4.1 |
| 7 | 99 | 7.4 | 7.4 | 11.6 | 9.2 | 4.7 |
| 8 | 721 | 54.4 | 51.3 | 59.1 | 51.1 | 55.2 |
| 9 | 67 | 5.0 | 3.2 | 5.1 | 0.8 | 3.7 |
| 10 | 68 | 5.1 | 5.7 | 5.6 | 3.5 | 5.2 |
| 11 | 25 | 1.9 | 2.1 | 1.4 | 1.7 | 1.9 |
| 12 | 124 | 9.3 | 10.2 | 2.3 | 10.5 | 11.1 |
| 13 or more | 45 | 3.4 | 1.3 | 2.3 | 3.5 | 5.2 |
| Total | 533 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 1,329 | 421 | 215 | 222 | 447 | |
| Number not reporting | 2,140 | 873 | 489 | 370 | 405 | |
| Median grade finished by household head | 8.5 | 8.2 | 8.3 | 8.3 | 8.3 | 8.3 |

The education was not reported for more than three-fifths of all the household heads; the data were most incomplete for Nebraska and North Dakota. About one-fifth, 21 percent, of the heads reporting did not complete the eighth grade; more than one-half, 54 percent, stopped at the end of the eighth grade; 13 percent completed at least the twelfth grade. Three percent were reported as completing 1 or more years beyond the twelfth grade. The median grade finished was 8.5. The borrowers in all States averaged about the same amount of schooling, but nearly one-third of the North Dakota borrowers did not reach the eighth grade as compared with 25, 19, and 14 percent in Nebraska, South Dakota and Kansas, respectively. North Dakota had but one-third the proportion of borrowers who had completed 12 or more grades as did the others. The slight differences in the medians do not adequately reflect the differences in the percentage distribution for the 4 States.



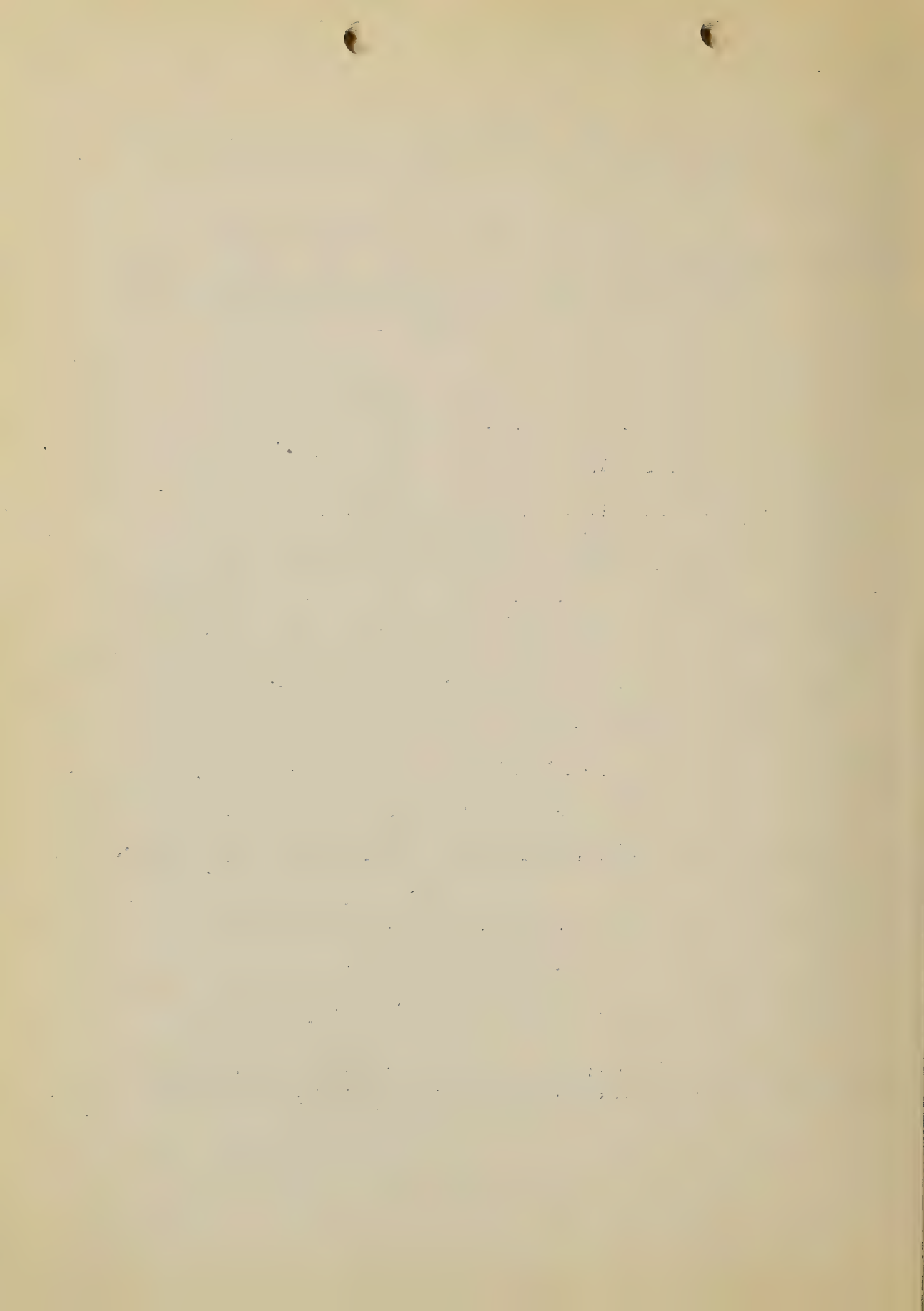
Table 13. EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard NR loan

| Highest grade finished | Age of head | | | | | | |
|--|-------------|----------|----------|----------|----------|----------|-------------|
| | Total | 16 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65 and over |
| | Number | Number | Number | Number | Number | Number | Number |
| None | 10 | --- | 2 | 3 | 6 | --- | 1 |
| 1 to 3 | 24 | --- | 3 | 6 | 10 | 4 | 1 |
| 4 to 5 | 83 | --- | 5 | 28 | 28 | 20 | 2 |
| 6 | 63 | 1 | 11 | 19 | 21 | 10 | 1 |
| 7 | 99 | 4 | 31 | 35 | 19 | 10 | --- |
| 8 | 721 | 52 | 225 | 202 | 159 | 75 | 10 |
| 9 | 67 | 2 | 25 | 26 | 9 | 4 | 1 |
| 10 | 68 | 5 | 26 | 16 | 18 | 3 | --- |
| 11 | 25 | 4 | 13 | 5 | 2 | --- | --- |
| 12 | 124 | 26 | 65 | 24 | 7 | 1 | 1 |
| 13 or more | 45 | 4 | 19 | 9 | 11 | 1 | 1 |
| Unknown | 3,140 | 162 | 615 | 91 | 473 | 217 | 34 |
| Total | 5,460 | 260 | 1,080 | 466 | 784 | 343 | 72 |
| Median grade finished by household head: | 8.5 | 8.8 | 8.7 | 8.5 | 8.4 | 8.3 | * |

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each State in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.



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Table 14.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by period of first standard loan

| Number of male youths aged 16 to 24 | | | Borrowers receiving first standard loan between | | | |
|--|-----------|---------|--|---------|---------|---------|
| | Total | | 3/1/36- : 3/1/37- : 3/1/38- | | | |
| | borrowers | | 2/28/37 : 2/28/38 : 2/28/39 | | | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| None | 2,612 | 81.6 | 83.2 | 81.2 | 80.5 | |
| 1 | 430 | 13.4 | 11.4 | 15.1 | 13.8 | |
| 2 | 146 | 4.6 | 4.8 | 3.6 | 5.2 | |
| 3 or more | 12 | 0.4 | 0.6 | 0.1 | 0.5 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,200 | | 1,053 | 1,038 | 1,109 | |
| Number not reporting | 269 | | 103 | 83 | 83 | |

Note: A comparable table is also available for each State in the Region.
(5A-3)

Table 15.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by States

| Number of male youths aged 16 to 24 | | | Borrower's State of residence at time of first standard loan | | | | |
|--|-----------|---------|---|----------|----------|---------|---------|
| | Total | | North : South : | | | | |
| | borrowers | | Nebraska: | Dakota : | Dakota : | Kansas | |
| | Number | Percent | Percent | Percent | Percent | Percent | Percent |
| None | 2,612 | 81.6 | 80.9 | 80.0 | 84.6 | 81.9 | |
| 1 | 430 | 13.4 | 14.5 | 13.9 | 10.1 | 13.7 | |
| 2 | 146 | 4.6 | 4.4 | 5.1 | 4.9 | 4.2 | |
| 3 or more | 12 | 0.4 | 0.2 | 1.0 | 0.4 | 0.2 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,200 | | 1,215 | 624 | 527 | 834 | |
| Number not reporting | 269 | | 81 | 80 | 72 | 36 | |

Less than one-fifth, 18 percent, of the borrowers had 1 or more male youths (other than the household head) aged 16 to 24. Thirteen percent of the households had 1 youth and about 5 percent had 2 youths.



Table 16.--YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

| Years on farm to be operated | : | Total Borrowers | : |
|---------------------------------|---|--------------------|---------|
| | : | Number | Percent |
| Less than 1 | : | 511 | 46.8 |
| 1 but less than 2 | : | 134 | 12.3 |
| 2 or more | : | 547 | 49.9 |
| Total reporting | : | 1,092 | 100.0 |
| Number not reporting | : | 2,377 | |

Information concerning "years on farm" was known for less than one-third of the borrowers in the study. Nearly three-fifths of the borrowers for whom this information was reported had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; nearly one-half, 47 percent, had been on this farm less than 1 year.

A large part of what appears to be a high rate of mobility is accounted for by the borrowers who were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or "nonfarm."



Table 17.-TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

| Number of times changed farms | Borrowers receiving first standard loan between | | |
|--|--|--------------------|--------------------|
| | 3/1/36- 2/28/37 | 3/1/37- 2/28/38 | 3/1/38- 2/28/39 |
| | Percent | Percent | Percent |
| 0 | 70.5 | 84.9 | 95.7 |
| 1 | 25.3 | 13.2 | 4.3 |
| 2 | 3.6 | 1.2 | — |
| 3 | 0.1 | — | — |
| 4 or more | — | — | — |
| Total | 100.0 | 100.0 | 100.0 |
| Number reporting | 1,116 | 1,072 | 1,181 |
| Number not reporting | 40 | 49 | 11 |

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each State in the Region.

Thirty percent of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was just 1 change. Of the second period borrowers, 14 percent changed farms once and 1 percent twice, while only 4 percent of the third period borrowers changed farms, and these changed farms only once.



Table 10. TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

| Tenure status year before first standard loan | Total borrowers | | Borrowers receiving first standard loan between | | | |
|--|--------------------|---------|--|--------------------|--------------------|---------|
| | Number | Percent | 5/1/56- 2/29/57 | 3/1/57- 2/28/58 | 3/1/58- 2/29/59 | Percent |
| Full owner | 507 | 8.9 | 9.8 | 8.6 | 8.4 | |
| Part owner 2/ | 115 | 2.1 | 11.2 | 7.7 | 8.4 | |
| Tenant | 2,341 | 69.1 | 59.3 | 75.2 | 69.2 | |
| Cropper | 2 | 0.3 | 0.2 | 0.2 | 0.1 | |
| Hired or unpaid farm laborer | 279 | 8.1 | 10.7 | 4.2 | 3.9 | |
| Nonfarm | 189 | 5.5 | 8.6 | 2.9 | 5.1 | |
| Total | 2,663 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,482 | | 1,133 | 1,112 | 1,189 | |
| Number not reporting | 51 | | 13 | 2 | 4 | |

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Notes: A comparable table is also available for each State in the Region; a table showing the type and length of lease is available for 298 borrowers reporting lease data out of the 2,663 borrowers who rented land.

Only 13 percent of the borrowers owned all or part of the farm operated during the year before entry on RR. Sixty-eight percent were tenants, 9 percent were farm laborers, 6 percent were "nonfarms," and less than 1 percent were croppers.



Table 19.-TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by States 1/

| Tenure status : year before : first : standard loan : | Total | | Borrower's State of residence at time of first standard loan | | | |
|--|-----------|---------|---|----------|----------|---------|
| | borrowers | | Nebraska: | Dakota : | Dakota : | Kansas |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Full owner | 307 | 8.9 | 6.7 | 12.9 | 8.4 | 9.4 |
| Part owner 2/ | 313 | 9.1 | 5.0 | 19.1 | 7.6 | 8.2 |
| Tenant | 2,341 | 68.1 | 74.4 | 62.4 | 64.4 | 65.8 |
| Cropper | 9 | 0.3 | — | — | 0.7 | 0.6 |
| Hired or unpaid farm laborer | 279 | 8.1 | 8.0 | 2.9 | 11.9 | 9.9 |
| Nonfarm | 189 | 5.5 | 5.9 | 2.7 | 7.0 | 6.1 |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 3,438 | | 1,284 | 700 | 596 | 858 |
| Number not reporting | 31 | | 12 | 4 | 3 | 12 |

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 269 borrowers reporting lease data out of the 2,663 borrowers who rented land.

Owners were most frequent in North Dakota where nearly one-third, 32 percent, of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared with 12 percent in Nebraska, 16 percent in South Dakota, and 18 percent in Kansas. Three-fourths of the borrowers in Nebraska and about two-thirds of those in the other 3 States were tenants. Farm laborers and nonfarm were most numerous, proportionately, in South Dakota and were least frequent in North Dakota.



Table 20.—TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

| Tenure status during last year of record after entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|---|---------|---------|--|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| | | | | | | |
| Full owner | 168 | 7.5 | 9.8 | 6.2 | 4.9 | |
| Part owner 2/ | 205 | 9.1 | 8.9 | 9.8 | 8.6 | |
| Tenant | 1,873 | 83.4 | 81.3 | 84.0 | 86.5 | |
| Cropper | — | — | — | — | — | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,246 | | 997 | 713 | 536 | |
| Number not reporting 3/ | 39 | | 4 | 16 | 19 | |

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 696 borrowers reporting lease data out of the 2,078 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Seventeen percent of the borrowers were owners during the last crop year for which a record was available after entry on the RR program, and 83 percent were tenants. The proportion who were owners was largest for those on the program 1 year and smallest for those on the program 3 years.



Table 21.--TENURE STATUS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

| Tenure status year before first standard loan | Borrowers by tenure status during last year of record after entry on RR | | | | | |
|--|--|--------|----------|--------|---------|----------|
| | Total | Full | Part | | | Un- |
| | Borrowers | owner | owner 2/ | Tenant | Cropper | known 3/ |
| | Number | Number | Number | Number | Number | Number |
| Full owner | 191 | 144 | 25 | 19 | --- | 5 |
| Part owner 2/ | 188 | 6 | 160 | 20 | --- | 2 |
| Tenant | 1,565 | 6 | 10 | 1,582 | --- | 27 |
| Cropper | 6 | --- | --- | 6 | --- | --- |
| Hired or unpaid farm laborer | 181 | 1 | 2 | 174 | --- | 4 |
| Nonfarm | 185 | 10 | 7 | 116 | --- | 2 |
| Unknown | 19 | 1 | 1 | 16 | --- | 1 |
| Total 4/ | 2,285 | 168 | 205 | 1,673 | --- | 39 |

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 1,184 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Ninety-two percent of the borrowers who had been "nonfarm" and farm laborers before RR were known to be tenants during the last year of record. Ten percent of the owners were known to have dropped to a tenant status, while only 1 percent of those who had been tenants had changed to an owner status.



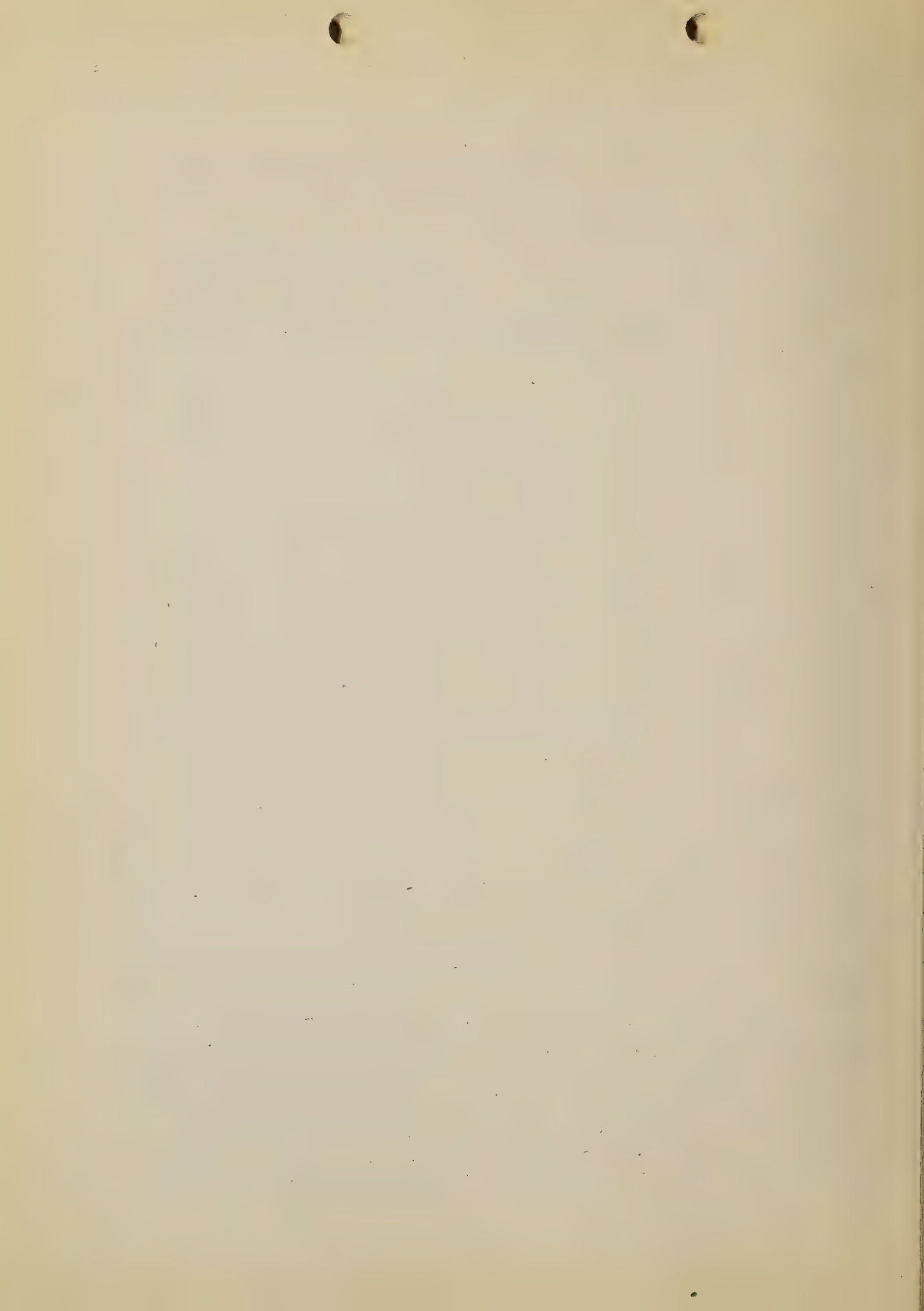
Table 25. SIZE OF FARM YEAR BEFORE RR. Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

| Acres in farm year before first standard loan | Total | | Borrowers receiving first standard loan between | | | |
|--|-----------|---------|--|---------|---------|---------|
| | borrowers | | 5/1/38- | 5/1/37- | 5/1/38- | 2/28/37 |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Less than 20 | 29 | 0.8 | 1.2 | 0.8 | 0.5 | |
| 20 to 49 | 60 | 2.5 | 2.8 | 2.7 | 2.1 | |
| 50 to 99 | 280 | 8.8 | 5.0 | 5.0 | 10.7 | |
| 100 to 174 | 747 | 31.1 | 32.1 | 31.1 | 50.1 | |
| 175 to 259 | 366 | 15.2 | 24.0 | 18.7 | 24.8 | |
| 260 to 499 | 706 | 29.3 | 33.0 | 27.2 | 28.0 | |
| 500 to 999 | 228 | 9.5 | 2.0 | 8.3 | 10.7 | |
| 1,000 and over | 43 | 2.0 | 0.8 | 3.1 | 3.1 | |
| Total | 431 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,406 | | 532 | 522 | 992 | |
| Number not reporting | 180 | | 19 | 301 | 47 | |
| Median acres in farm | 209 | | 213 | 188 | 211 | |

1/ Exclusive of 433 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each State in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 209 acres, but varied by periods, being 213 acres for the first period, 188 acres for the second, and 211 acres for the third period. About one-eighth of all farms were under 100 acres, less than one-half, 46 percent, were 100 to 259 acres, 29 percent were 260 to 499 acres, and 12 percent were 500 acres and over in size. There were no marked differences in the size-of-farm pattern by period of entry on the program.



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Table 24. SIZE OF FARM LAND REPORTED. Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by States 1/

| Acres in farm year before first standard loan | Total | | Borrower's State of residence at time of first standard loan | | | |
|--|-----------|---------|---|---------|---------|---------|
| | Total | | North : South : | | | |
| | borrowers | | Nebraska: | Dakota: | Dakota: | Kansas: |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Less than 20 | 20 | 0.8 | 0.7 | 0.2 | 0.6 | 1.9 |
| 20 to 49 | 60 | 2.5 | 1.1 | 0.3 | 1.2 | 7.3 |
| 50 to 99 | 230 | 9.8 | 9.4 | 1.0 | 7.7 | 20.1 |
| 100 to 174 | 747 | 31.1 | 32.6 | 13.4 | 28.4 | 34.3 |
| 175 to 259 | 366 | 15.2 | 17.8 | 10.6 | 14.0 | 17.0 |
| 260 to 429 | 706 | 29.8 | 20.2 | 54.1 | 29.5 | 16.3 |
| 500 to 999 | 228 | 9.5 | 5.6 | 15.8 | 13.5 | 2.2 |
| 1,000 and over | 49 | 2.0 | 2.5 | 1.8 | 4.4 | 0.2 |
| Total | 873 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 2,406 | | 851 | 514 | 363 | 578 |
| Number not reporting | 630 | | 275 | 56 | 124 | 173 |
| Median acres in farm | 209 | | 132 | 333 | 244 | 145 |

1/ Exclusive of 453 borrowers reporting no farm during crop year before first standard RR loan.

Farms of North Dakota borrowers before acceptance averaged two and one-half times larger than those of the Kansas borrowers, two and one-fifth times those of the Nebraska borrowers, and one and one-half times larger than those of South Dakota borrowers. The medians were 369, 145, 132, and 244 acres for the 4 States, respectively. Nearly 30 percent of the Kansas borrowers operated farms under 100 acres as compared with 11 percent of the Nebraska borrowers, 10 percent of the South Dakota borrowers, and less than 2 percent of the North Dakota borrowers. Less than one-fifth of the Kansas borrowers had farms of 260 acres or more as compared with nearly two-thirds of those in North Dakota.



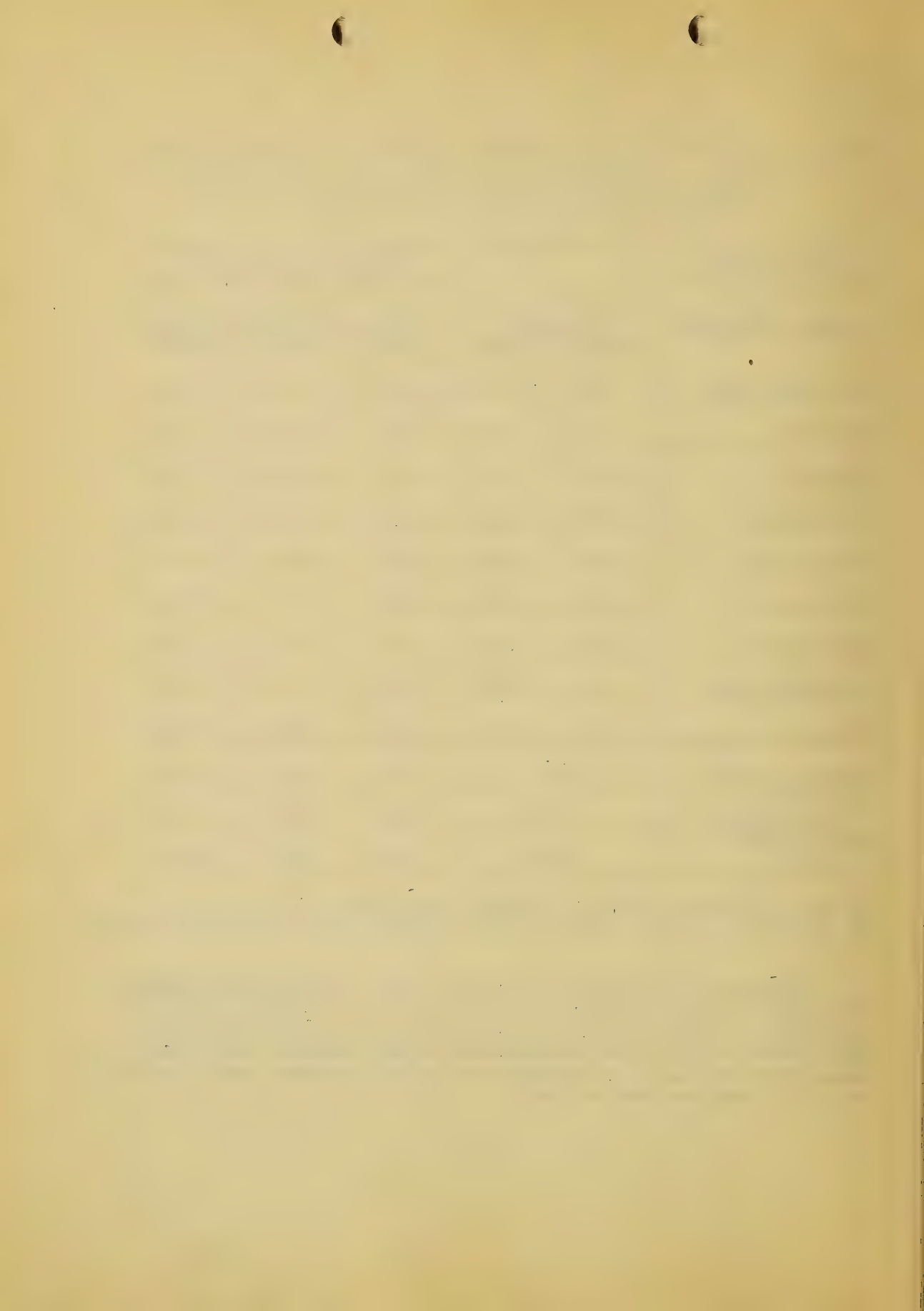
Table 25.--SIZE OF FARM LAST RR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

| Acres in farm during last year of record after entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|---|---------|---------|---|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| | : | : | : | : | : | : |
| Less than 20 1/ | 12 | 0.6 | 0.4 | 1.1 | 0.4 | |
| 20 to 49 | 19 | 1.0 | 0.7 | 0.9 | 1.3 | |
| 50 to 99 | 163 | 8.2 | 9.7 | 8.6 | 5.4 | |
| 100 to 174 | 686 | 34.5 | 34.0 | 39.2 | 30.0 | |
| 175 to 259 | 316 | 15.9 | 16.2 | 15.4 | 16.1 | |
| 260 to 499 | 575 | 28.9 | 26.1 | 25.7 | 37.1 | |
| 500 to 999 | 174 | 8.8 | 9.7 | 7.5 | 8.8 | |
| 1,000 and over | 41 | 2.1 | 3.2 | 1.6 | 0.9 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 1,986 | | 511 | 641 | 534 | |
| Number not reporting 2/ | 299 | | 190 | 88 | 21 | |
| Median acres in farm | 202 | | 199 | 176 | 235 | |

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 202 acres. The median was 199 acres for the borrowers on the program 1 year, 176 for those on 2 years, and 235 acres for those on the program 3 years. Ten percent of all farms were under 100 acres, one-half, 50 percent, were 100 to 259 acres, 29 percent were 260 to 499 acres, and 11 percent were 500 acres and over in size.



1901-20-1914 OF FARM YEAR BEFORE RR AND LAST PR EMBODY Number of borrowers classified by acres in farm during year before first standard loan and during last year of record after entry on standard RR program

| Acres in farm during year before first standard loan | Number of borrowers | Borrowers by acres in farm during last year of record after entry on RR | | | | | | | | | | |
|--|---------------------|---|----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | Less than 20 | 20 to 49 | 50 to 99 | 100 to 149 | 150 to 199 | 200 to 249 | 250 to 299 | 300 to 349 | 350 to 399 | 400 to 449 | 450 to 499 |
| 0 | 295 | 1 | 1 | 6 | 30 | 101 | 36 | 65 | 20 | 2 | 33 | |
| Less than 20 | 13 | 1 | 1 | 2 | 1 | 4 | 1 | 1 | 1 | 1 | 1 | 4 |
| 20 to 49 | 33 | 1 | 1 | 3 | 6 | 1 | 5 | 6 | 6 | 1 | 1 | 6 |
| 50 to 99 | 137 | 1 | 1 | 1 | 53 | 50 | 8 | 6 | 5 | 1 | 1 | 13 |
| 100 to 149 | 485 | 2 | 2 | 2 | 12 | 285 | 62 | 51 | 7 | 1 | 1 | 63 |
| 150 to 199 | 239 | 2 | 2 | 3 | 46 | 103 | 44 | 5 | 1 | 1 | 1 | 37 |
| 200 to 249 | 443 | 2 | 2 | 1 | 18 | 26 | 275 | 40 | 3 | 3 | 3 | 78 |
| 250 to 299 | 129 | 2 | 2 | 2 | 2 | 2 | 27 | 59 | 13 | 2 | 2 | 26 |
| 300 to 349 | 26 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 |
| 350 to 399 | 485 | 4 | 4 | 4 | 57 | 173 | 74 | 99 | 30 | 6 | 6 | 38 |
| 400 to 449 | 2,285 | 7 | 5 | 19 | 165 | 686 | 316 | 576 | 174 | 41 | 2 | 299 |
| 450 to 499 | | | | | | | | | | | | |
| 500 to 549 | | | | | | | | | | | | |
| 550 to 599 | | | | | | | | | | | | |
| 600 to 649 | | | | | | | | | | | | |
| 650 to 699 | | | | | | | | | | | | |
| 700 to 749 | | | | | | | | | | | | |
| 750 to 799 | | | | | | | | | | | | |
| 800 to 849 | | | | | | | | | | | | |
| 850 to 899 | | | | | | | | | | | | |
| 900 to 949 | | | | | | | | | | | | |
| 950 to 999 | | | | | | | | | | | | |
| 1,000 and over | | | | | | | | | | | | |
| Unknown | | | | | | | | | | | | |
| Total 1/ | | | | | | | | | | | | |

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers to have the same size or larger farms after entry on the program than during the year before the first loan. Of the 1,275 who had farms before and after entry on RR and whose size of farm was known both times, 154 had farms in a smaller and 326 in a larger size group after coming on the program. Those who had no farms during the year before the first loan had smaller farms during the last year of record than other borrowers.



Table 27.-ACRES IN CROPS YEAR BEFORE RE:
Number and percentage of borrowers
classified by acres in crops during
year before first standard RE loan 1/

| Acres in crops during year before first standard loan | : | Total borrowers | : |
|---|---|--------------------|---------|
| | : | Number | Percent |
| Less than 10 | : | 17 | 0.7 |
| 10 to 19 | : | 29 | 1.2 |
| 20 to 29 | : | 42 | 1.6 |
| 30 to 59 | : | 231 | 9.5 |
| 60 to 99 | : | 405 | 16.7 |
| 100 to 149 | : | 407 | 17.0 |
| 150 to 199 | : | 380 | 15.7 |
| 200 to 299 | : | 380 | 15.7 |
| 300 to 399 | : | 55 | 2.3 |
| 400 and over | : | 48 | 2.0 |
| Total reporting | : | 2,419 | 100.0 |
| Number not reporting | : | 192 | |
| Median acres in crops | : | 137 | |

1/ Exclusive of 458 borrowers reporting no
land in crops during crop year before first
standard RE loan.

The median number of acres in crops dur-
ing the year before the first loan was 137 for
borrowers who reported any land in crops.
Thirty percent of the borrowers had less than
100 acres, 48 percent had from 100 to 199, and
27 percent had 200 acres or more in crops.

Number of borrowers classified by acres in
 record after entry on
 record in program

| Acres in crops last year | Total first year | Borrowers Number | Borrowers by acres in crops during last year of record after entry on 38 | | | | | | | | | | | | | | |
|-----------------------------|------------------------|---------------------|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|------------|------------|------------|------------|------------|
| | | | Less than 10 | 10 to 20 | 20 to 30 | 30 to 40 | 40 to 50 | 50 to 60 | 60 to 70 | 70 to 80 | 80 to 90 | 90 to 100 | 100 to 150 | 150 to 200 | 200 to 300 | 300 to 400 | 400 to 600 |
| 10 to 19 | 18 | 1 | --- | 2 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 20 to 29 | 14 | 1 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | 1 |
| 30 to 39 | 132 | 2 | --- | 1 | 6 | 34 | 39 | 18 | 6 | 8 | --- | --- | --- | --- | --- | --- | 18 |
| 40 to 49 | 251 | --- | --- | --- | --- | 15 | 34 | 77 | 19 | 18 | 1 | --- | --- | --- | --- | --- | 27 |
| 50 to 59 | 449 | 1 | --- | 1 | 1 | 6 | 61 | 228 | 57 | 36 | 1 | --- | --- | --- | --- | --- | 57 |
| 60 to 69 | 243 | --- | --- | --- | --- | 2 | 20 | 55 | 77 | 55 | 4 | --- | --- | --- | --- | --- | 32 |
| 70 to 79 | 358 | --- | --- | --- | 1 | 2 | 8 | 29 | 57 | 184 | 12 | --- | --- | --- | --- | --- | 65 |
| 80 to 89 | 32 | --- | --- | --- | --- | --- | --- | --- | 1 | 16 | 10 | --- | --- | --- | --- | --- | 5 |
| 90 and over | 9 | --- | --- | --- | --- | --- | --- | --- | --- | 2 | 3 | 1 | --- | --- | --- | --- | 2 |
| Unknown | 454 | 4 | --- | 3 | 5 | 35 | 34 | 161 | 59 | 58 | 6 | --- | --- | --- | --- | --- | 25 |
| Total | 12,285 | 11 | 3 | 10 | 20 | 148 | 293 | 659 | 219 | 409 | 38 | 4 | 271 | --- | --- | --- | --- |

Includes borrowers with no farms and borrowers with farms but with no land in crops.
 Includes of 1,184 borrowers with no record after entry on 38 program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3)

This table brings out the tendency for borrowers to have the same acreage or more land in crops after
 entry on the program than during the year before entry. Of the 1,303 who had crops both before and after entry
 on 38 and for whom the acres in crops were known both times, 284 suffered to a smaller and 33 to a larger
 acreage after entry on 38.



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Region VII

Table 30.-GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan 1/

| Garden or crop production: for home use year before: | | Total | |
|---|---|-----------|---------|
| first standard loan : | | borrowers | |
| | | Number | Percent |
| No garden and no crop | : | : | : |
| producing for home use | : | 2,230 | 80.2 |
| Garden | : | 431 | 16.2 |
| No garden, but crop | : | : | : |
| producing for home use | : | 102 | 3.6 |
| Total reporting | : | 2,843 | 100.0 |
| Number not reporting | : | 626 | |

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

Eighty percent of all borrowers were reported as having neither a garden nor crops which could be used for food. Only 16 percent had a garden and 4 percent had no garden but did grow crops which might be used for food by the family. The fact that 14 percent of the borrowers had not been operating a farm the major part of the crop year before the first loan does not account for the small proportion of borrowers reporting gardens; drouth and custom are probably more important factors accounting for the lack of gardens.



Table 31.-GARDEN LAST RR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

| Garden or crop produc- tion for home use dur- ing last year of record: after entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|---|---------|---------|---------|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| No garden and no crop production for home use: | 1,661 | 83.4 | 81.9 | 84.5 | 84.2 | |
| Garden | 252 | 12.6 | 14.2 | 11.1 | 12.1 | |
| No garden, but crop pro- duction for home use: | 80 | 4.0 | 3.9 | 4.4 | 3.7 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 1,993 | | 816 | 640 | 537 | |
| Number not reporting 2/: | 292 | | 185 | 89 | 18 | |

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

During the last year of record, 83 percent reported no garden and no crop production for home use. Only 13 percent reported a garden and but 4 percent, while not reporting a garden, did grow crops which would be used for food by the family. The proportion of borrowers producing food for home consumption remained about the same regardless of length of time on the program.

Table 32.-GARDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

| Garden or crop production for home use year before first standard loan | : | Borrowers by garden or crop production for home use during last year of record after entry on standard RR program 1/ | | | | |
|--|---|--|--------------|--------------------------------|--------------|---------|
| | : | No garden and no crop production | | No garden, but crop production | | Unknown |
| | : | Total | for home use | Garden | for home use | Unknown |
| | : | Number | Number | Number | Number | Number |
| No garden and no crop production for home use | : | 1,407 | 1,088 | 113 | 36 | 7 |
| Garden | : | 330 | 159 | 90 | 7 | 1 |
| No garden, but crop production for home use | : | 72 | 34 | 5 | 17 | 1 |
| Unknown | : | 476 | 380 | 44 | 20 | 1 |
| Total 2/ | : | 2,285 | 1,661 | 252 | 80 | 10 |

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Only about one-third, 35 percent, of the borrowers who had a garden during the year before the first standard loan reported having a garden during the last year of record. Nearly 9 borrowers out of every 10 who had neither garden nor crop production for home use before entry on RR reported no shift during the last year of record.



Tables 23, 24, and 25

The median cash receipts during the year before the first standard loan increased 55 percent between the first and third periods, from \$344 to \$534. The median was \$438 for all periods combined. There was a decrease in the proportion of borrowers with cash receipts of less than \$775, from 96 percent in the first period to 40 percent in the second, and to 28 percent in the third period. The proportion of borrowers having cash receipts of \$500 or more increased from 30 percent in the first period to 40 and 54 percent in the second and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of \$111. The median changes for borrowers on the program 1, 2, and 3 years were increases of \$75, \$161, and \$196, respectively. However, 33 percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 44 percent of those who had been on the program 1 year at the time of the last record, 28 percent of those who had been on 2 years, and 22 percent of those who had been on 3 years.

Four percent had a decrease of \$500 or more, but more than 3 times as many, 13 percent, had an increase of \$500 or over. The longer the time on the program, the larger the percentage with a \$500 or more increase, as 8, 14, and 18 percent of those on the program 1, 2, and 3 years respectively, reported such an increase. The percentages having a decrease of \$500 or more were 7, 1, and 3, for borrowers on the program 1, 2, and 3 years, respectively.

The larger the amount of total cash receipts the year before the first standard RR loan, the larger the proportion reporting a decrease for the last year of record on RR.

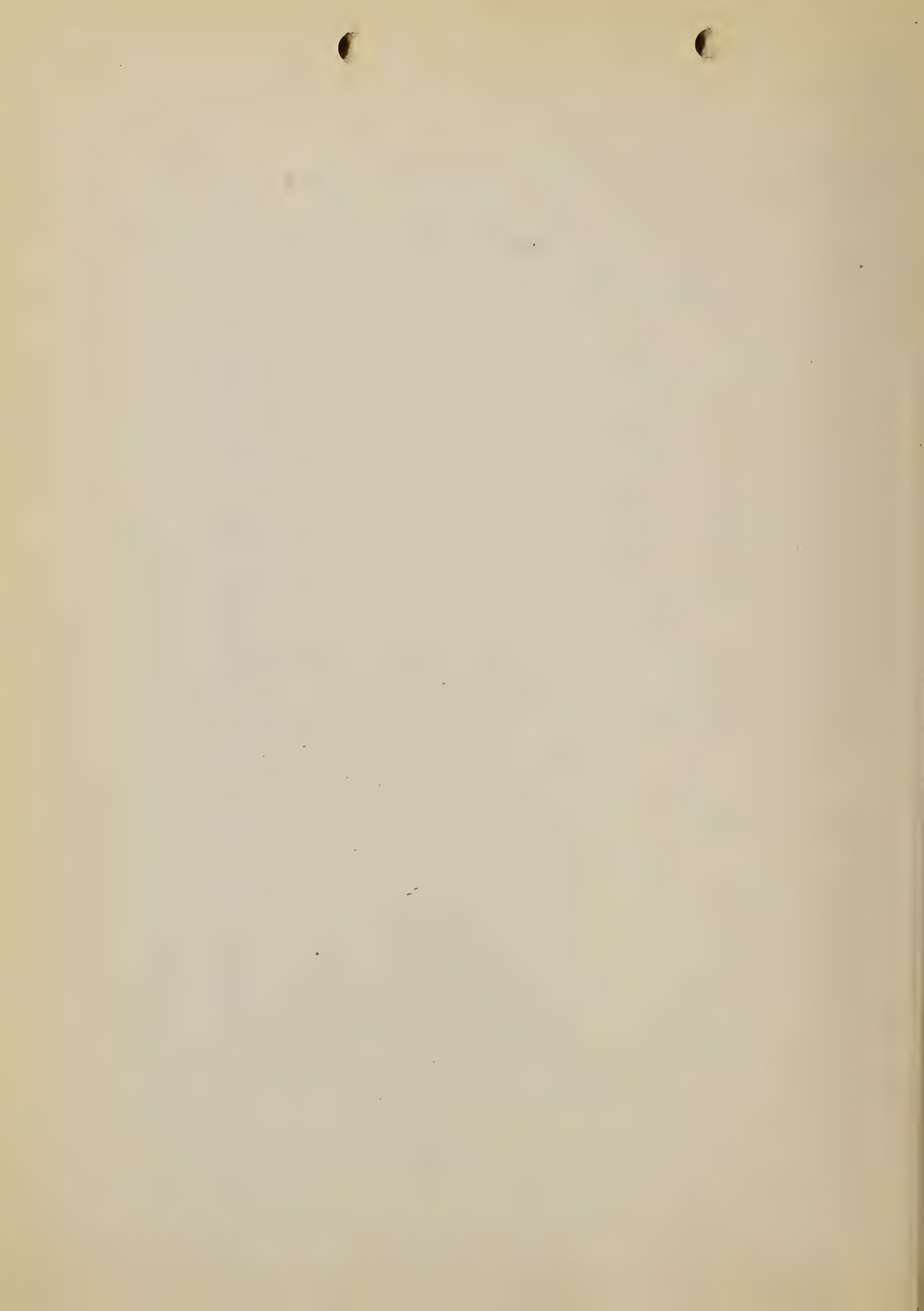
Table 8. CASH RECEIPTS YEAR BEFORE RM: Number and percentage of borrowers classified by cash receipts, including loans, during year before first standard RM loan, by period of first standard loan

| Cash receipts year before first standard loan | Total Borrowers | | Borrowers receiving first standard loan between | | | | |
|---|--------------------|---------|--|----------------------|---------------------|---------|---------|
| | Number | Percent | 5/1/50 - 2/18/57 | 2/18/57 - 2/28/58 | 2/1/58 - 2/28/59 | Percent | Percent |
| \$0 | 71 | 2.6 | 5.1 | 1.6 | 0.3 | | |
| \$1 to \$124 | 132 | 4.8 | 8.7 | 3.3 | 1.8 | | |
| \$125 to \$249 | 380 | 13.7 | 14.3 | 14.7 | 8.0 | | |
| \$250 to \$374 | 518 | 20.4 | 13.1 | 20.8 | 17.3 | | |
| \$375 to \$499 | 474 | 17.0 | 14.1 | 13.7 | 17.9 | | |
| \$500 to \$749 | 672 | 24.9 | 17.6 | 21.1 | 23.7 | | |
| \$750 to \$999 | 294 | 10.8 | 7.8 | 9.3 | 14.0 | | |
| \$1,000 to \$1,499 | 161 | 6.0 | 3.5 | 6.4 | 3.1 | | |
| \$1,500 to \$1,999 | 50 | 1.8 | 0.6 | 2.3 | 2.3 | | |
| \$2,000 to \$2,499 | 14 | 0.5 | 0.3 | 0.7 | 0.3 | | |
| \$2,500 and over | 20 | 0.7 | — | 0.5 | 1.3 | | |
| Total | 111 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Number reporting | 2,782 | | 2,704 | 578 | 1,143 | | |
| Number not reporting | 886 | | 92 | 543 | 87 | | |
| Median cash re- ceipts year be- fore first standard loan | \$428 | | \$444 | \$488 | \$354 | | |



1. This report is to be completed by the person or persons who have been assigned the responsibility for the collection and analysis of the data. It should be completed for each year of record after entry on standard form.

| Age group | Total | Number of persons in each age group, according to sex | | | | | | | | | | | |
|------------|-------|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|--------------|-------|
| | | Under 15 | 15 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65 to 74 | 75 to 84 | 85 to 94 | 95 to 104 | 105 and over | Total |
| 10 to 14 | 101 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 101 |
| 15 to 19 | 103 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 103 |
| 20 to 24 | 106 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 106 |
| 25 to 29 | 108 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 108 |
| 30 to 34 | 109 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 109 |
| 35 to 39 | 110 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 110 |
| 40 to 44 | 111 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 111 |
| 45 to 49 | 112 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 112 |
| 50 to 54 | 113 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 113 |
| 55 to 59 | 114 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 114 |
| 60 to 64 | 115 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 115 |
| 65 to 69 | 116 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 116 |
| 70 to 74 | 117 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 117 |
| 75 to 79 | 118 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 118 |
| 80 to 84 | 119 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 119 |
| 85 to 89 | 120 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 120 |
| 90 to 94 | 121 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 121 |
| 95 to 99 | 122 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 122 |
| 100 to 104 | 123 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 123 |
| 105 to 109 | 124 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 124 |
| 110 to 114 | 125 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 125 |
| 115 to 119 | 126 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 126 |
| 120 to 124 | 127 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 127 |
| 125 to 129 | 128 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 128 |
| 130 to 134 | 129 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 129 |
| 135 to 139 | 130 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 130 |
| 140 to 144 | 131 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 131 |
| 145 to 149 | 132 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 132 |
| 150 to 154 | 133 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 133 |
| 155 to 159 | 134 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 134 |
| 160 to 164 | 135 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 135 |
| 165 to 169 | 136 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 136 |
| 170 to 174 | 137 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 137 |
| 175 to 179 | 138 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 138 |
| 180 to 184 | 139 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 139 |
| 185 to 189 | 140 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 140 |
| 190 to 194 | 141 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 141 |
| 195 to 199 | 142 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 142 |
| 200 to 204 | 143 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 143 |
| 205 to 209 | 144 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 144 |
| 210 to 214 | 145 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 145 |
| 215 to 219 | 146 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 146 |
| 220 to 224 | 147 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 147 |
| 225 to 229 | 148 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 148 |
| 230 to 234 | 149 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 149 |
| 235 to 239 | 150 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 150 |
| 240 to 244 | 151 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 151 |
| 245 to 249 | 152 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 152 |
| 250 to 254 | 153 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 153 |
| 255 to 259 | 154 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 154 |
| 260 to 264 | 155 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 155 |
| 265 to 269 | 156 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 156 |
| 270 to 274 | 157 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 157 |
| 275 to 279 | 158 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 158 |
| 280 to 284 | 159 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 159 |
| 285 to 289 | 160 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 160 |
| 290 to 294 | 161 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 161 |
| 295 to 299 | 162 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 162 |
| 300 to 304 | 163 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 163 |
| 305 to 309 | 164 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 164 |
| 310 to 314 | 165 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 165 |
| 315 to 319 | 166 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 166 |
| 320 to 324 | 167 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 167 |
| 325 to 329 | 168 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 168 |
| 330 to 334 | 169 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 169 |
| 335 to 339 | 170 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 170 |
| 340 to 344 | 171 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 171 |
| 345 to 349 | 172 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 172 |
| 350 to 354 | 173 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 173 |
| 355 to 359 | 174 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 174 |
| 360 to 364 | 175 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 175 |
| 365 to 369 | 176 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 176 |
| 370 to 374 | 177 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 177 |
| 375 to 379 | 178 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 178 |
| 380 to 384 | 179 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 179 |
| 385 to 389 | 180 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 180 |
| 390 to 394 | 181 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 181 |
| 395 to 399 | 182 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 182 |
| 400 to 404 | 183 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 183 |
| 405 to 409 | 184 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 184 |
| 410 to 414 | 185 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 185 |
| 415 to 419 | 186 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 186 |
| 420 to 424 | 187 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 187 |
| 425 to 429 | 188 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 188 |
| 430 to 434 | 189 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 189 |
| 435 to 439 | 190 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 190 |
| 440 to 444 | 191 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 191 |
| 445 to 449 | 192 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 192 |
| 450 to 454 | 193 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 193 |
| 455 to 459 | 194 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 194 |
| 460 to 464 | 195 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 195 |
| 465 to 469 | 196 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 196 |
| 470 to 474 | 197 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 197 |
| 475 to 479 | 198 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 198 |
| 480 to 484 | 199 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 199 |
| 485 to 489 | 200 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 200 |
| 490 to 494 | 201 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 201 |
| 495 to 499 | 202 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 202 |
| 500 to 504 | 203 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 203 |
| 505 to 509 | 204 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 204 |
| 510 to 514 | 205 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 205 |
| 515 to 519 | 206 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 206 |
| 520 to 524 | 207 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 207 |
| 525 to 529 | 208 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 208 |
| 530 to 534 | 209 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 209 |
| 535 to 539 | 210 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 210 |
| 540 to 544 | 211 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 211 |
| 545 to 549 | 212 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 212 |
| 550 to 554 | 213 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 213 |
| 555 to 559 | 214 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 214 |
| 560 to 564 | 215 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 215 |
| 565 to 569 | 216 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 216 |
| 570 to 574 | 217 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 217 |
| 575 to 579 | 218 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 218 |
| 580 to 584 | 219 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 219 |
| 585 to 589 | 220 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 220 |
| 590 to 594 | 221 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 221 |
| 595 to 599 | 222 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 222 |
| 600 to 604 | 223 | 1 | 1 | | | | | | | | | | |



Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was \$342 for those borrowers who had such receipts. Seventy percent of the borrowers received less than \$500 from their farm and 15 percent had farm receipts of \$750 or more. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of \$59. The median changes for those on the program 1, 2, and 3 years were increases of \$15, \$103, and \$89, respectively. However, more than 40 percent of the borrowers had less farm receipts in their last year of record than before coming on the RR program. The proportion of borrowers reporting some decrease in farm receipts dropped from 48 percent for those on the program 1 year to 25 percent for those on the program 3 years. Five percent had a decrease of \$500 or more and 9 percent had an increase of \$50 or more. The \$500 or more decrease was reported by 8, 4, and 3 percent of those on the program 1, 2, and 3 years, respectively, while the \$500 or more gain was reported by 6, 10, and 11 percent of those on the program a comparable length of time.

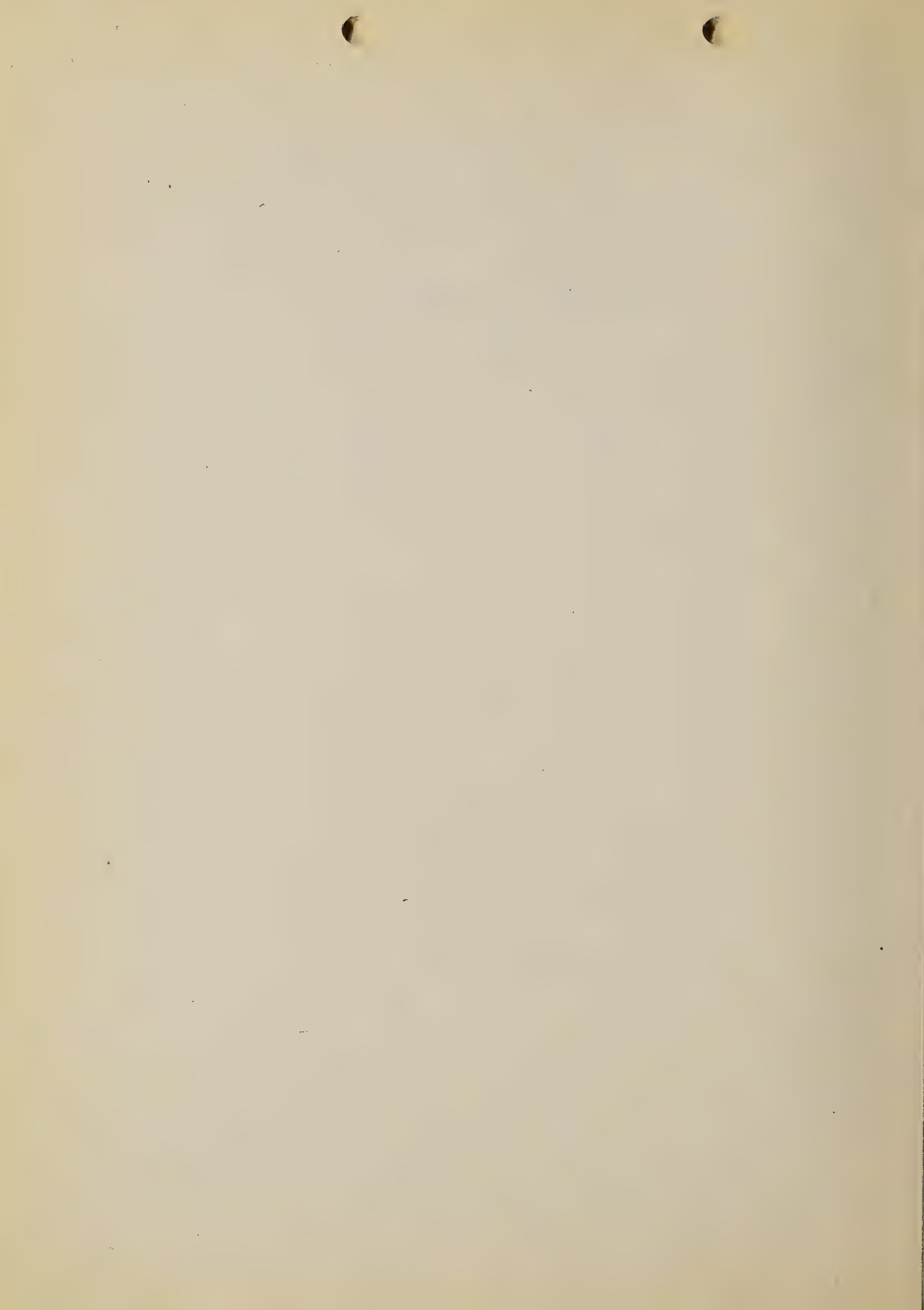
The borrowers who had no farm receipts the year before the first loan had a median of \$311 for the last year of record after entry on RR according to the data in table 39. In general, the larger the amount of farm receipts during the year before the first loan, the larger the proportion having a decrease after entry on RR.



Table 36.-CASH RECEIPTS YEAR BEFORE RR:
Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1/

| Cash farm receipts year before | Total borrowers | |
|--------------------------------|-----------------|---------|
| | Number | Percent |
| Under \$50 | 283 | 21.2 |
| \$50 to \$99 | 396 | 16.4 |
| \$100 to \$199 | 375 | 14.4 |
| \$200 to \$299 | 338 | 14.1 |
| \$300 to \$499 | 282 | 11.7 |
| \$500 to \$749 | 360 | 15.0 |
| \$750 to \$999 | 161 | 7.1 |
| \$1,000 to \$1,499 | 110 | 4.6 |
| \$1,500 to \$1,999 | 40 | 1.7 |
| \$2,000 and over | 28 | 1.2 |
| Not reported | 1,491 | 61.0 |
| Number not reporting | 648 | |
| Total | 1,491 | |

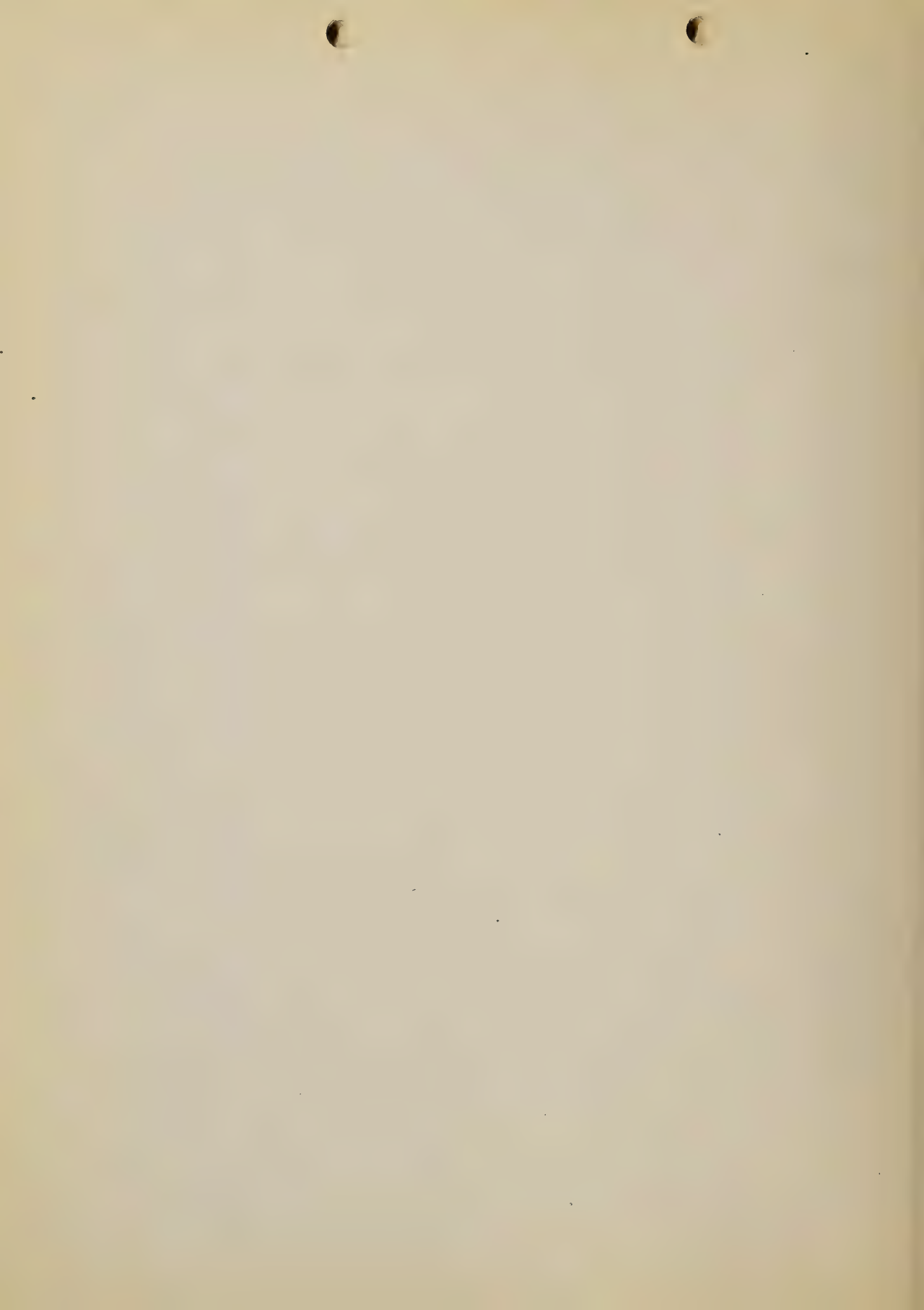
1/ Exclusive of 418 borrowers reporting no cash farm receipts during year before first standard RR loan.



... of ... on ... and ... of ... from ...

| Number reporting | Total | Percentage for number of years since first year | | | | | | | | | |
|---------------------|-------|---|-----------|-----------|-----------|-----------|----------------|-----------|-----------|-----------|---------|
| | | ending between | | | | | ending between | | | | |
| | | 1873-1877 | 1877-1881 | 1881-1885 | 1885-1889 | 1889-1893 | 1893-1897 | 1897-1901 | 1901-1905 | 1905-1909 | Percent |
| Under \$500 or more | 70 | 4.5 | 6.8 | 7.9 | 7.5 | 2.9 | 1.3 | 4.0 | 2.7 | | |
| \$500 to \$1250 | 104 | 6.7 | 8.0 | 5.4 | 6.8 | 7.2 | 4.7 | 9.0 | 4.7 | | |
| \$1250 to \$1750 | 128 | 2.3 | 10.8 | 12.4 | 10.2 | 8.0 | 4.7 | 7.0 | 6.6 | | |
| \$1750 to \$21 | 294 | 14.4 | 10.7 | 20.1 | 16.0 | 12.6 | 23.2 | 10.6 | 13.6 | | |
| \$21 to \$124 | 591 | 13.7 | 10.1 | 31.6 | 17.6 | 16.6 | 16.6 | 17.6 | 16.2 | | |
| \$125 to \$249 | 249 | 16.0 | 13.4 | 16.7 | 13.5 | 13.6 | 19.4 | 18.1 | 17.6 | | |
| \$250 to \$500 | 130 | 11.1 | 11.1 | 2.4 | 12.6 | 12.6 | 12.0 | 11.1 | 15.0 | | |
| \$500 to \$1000 | 116 | 7.3 | 6.1 | 3.3 | 6.5 | 3.7 | 6.7 | 2.5 | 9.0 | | |
| \$1000 to \$1749 | 106 | 7.0 | 3.7 | — | 4.4 | 11.5 | 13.3 | 10.1 | 8.1 | | |
| \$1750 to \$399 | 42 | 2.7 | 2.7 | 1.1 | 2.9 | 1.7 | 3.3 | 0.5 | 3.4 | | |
| \$400 and over | 24 | 1.3 | 1.6 | 1.1 | 2.3 | 1.1 | 4.0 | 0.6 | 1.2 | | |
| Total | 111 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Number reporting | 1,568 | 678 | 33 | 41 | 548 | 313 | 150 | 199 | 528 | | |
| Percentage not in | 930 | 593 | 123 | 115 | 75 | 389 | 91 | 298 | 27 | | |
| Percentage not in | 114 | 154 | 128 | — | 161 | 1157 | 1161 | 1157 | 1153 | | |

Percentage not in ... of ... from ...

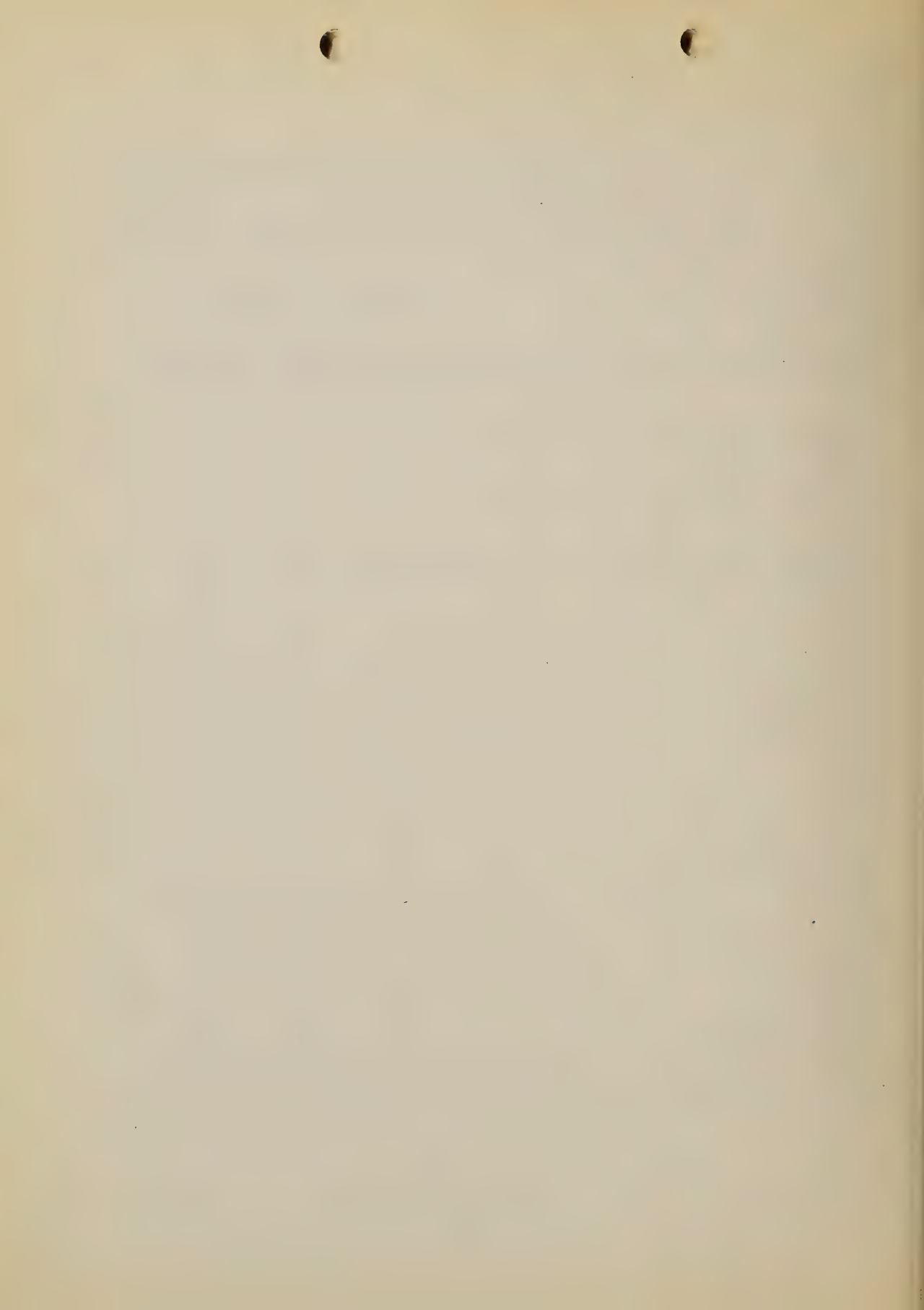


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Table 35.--CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

| Change in cash farm receipts | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|---|---------|---------|--|
| | Borrowers | | | | | |
| | | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| -\$500 or more | 70 | 5.4 | 7.3 | 3.5 | 3.3 | |
| -\$499 to -\$250 | 104 | 8.0 | 9.2 | 8.7 | 6.0 | |
| -\$249 to -\$125 | 129 | 10.0 | 12.4 | 7.3 | 8.3 | |
| -\$124 to -\$1 | 224 | 17.3 | 18.2 | 15.3 | 17.4 | |
| \$0 to \$124 | 255 | 19.7 | 19.3 | 18.6 | 21.2 | |
| \$125 to \$249 | 185 | 14.3 | 11.1 | 17.6 | 15.0 | |
| \$250 to \$374 | 136 | 10.5 | 9.7 | 11.1 | 11.2 | |
| \$375 to \$499 | 77 | 6.0 | 5.1 | 7.3 | 6.2 | |
| \$500 to \$749 | 68 | 5.3 | 2.9 | 8.4 | 6.4 | |
| \$750 to \$999 | 29 | 2.2 | 1.9 | 1.0 | 3.6 | |
| \$1,000 and over | 17 | 1.3 | 1.4 | 1.0 | 1.4 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 1,294 | | 587 | 287 | 420 | |
| Number not reporting 1/ | 692 | | 300 | 272 | 24 | |
| Median change in cash farm receipts: | \$59 | | \$15 | \$103 | \$59 | |

1/ Exclusive of 1,114 borrowers with no record after entry on RR program and exclusive of 292 borrowers with a record who had no cash farm receipts during year before first standard RR loan.



NOTE: THIS TABLE PRESENTS THE NUMBER OF LOAN RECEIPTS BY CROP YEAR AND BY CROP YEAR RECEIPTS FROM BORROWERS WITHIN THE FIRST YEAR OF RECEIPT AFTER ENTRY ON STANDARD RR PROGRAM.

| CROP YEAR | BORROWERS | BORROWERS BY CROP YEAR IN EACH FARM RECEIPT | | | | | | | | | | | | | | |
|--------------------|-----------|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | \$500 to \$1,499 | \$1,500 to \$2,499 | \$2,500 to \$3,499 | \$3,500 to \$4,499 | \$4,500 to \$5,499 | \$5,500 to \$6,499 | \$6,500 to \$7,499 | \$7,500 to \$8,499 | \$8,500 to \$9,499 | \$9,500 to \$10,499 | \$10,500 to \$11,499 | \$11,500 to \$12,499 | \$12,500 to \$13,499 | \$13,500 to \$14,499 | \$14,500 to \$15,499 |
| \$0 | 292 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$1 to \$99 | 197 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$100 to \$199 | 209 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$200 to \$299 | 234 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$300 to \$399 | 216 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$400 to \$499 | 178 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$500 to \$749 | 298 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$750 to \$999 | 112 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$1,000 to \$1,499 | 66 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$1,500 to \$1,999 | 19 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$2,000 and over | 13 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Unknown | 492 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total 1/ | 2,286 | 70 | 104 | 129 | 224 | 291 | 249 | 198 | 116 | 108 | 42 | 24 | 730 | | | |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

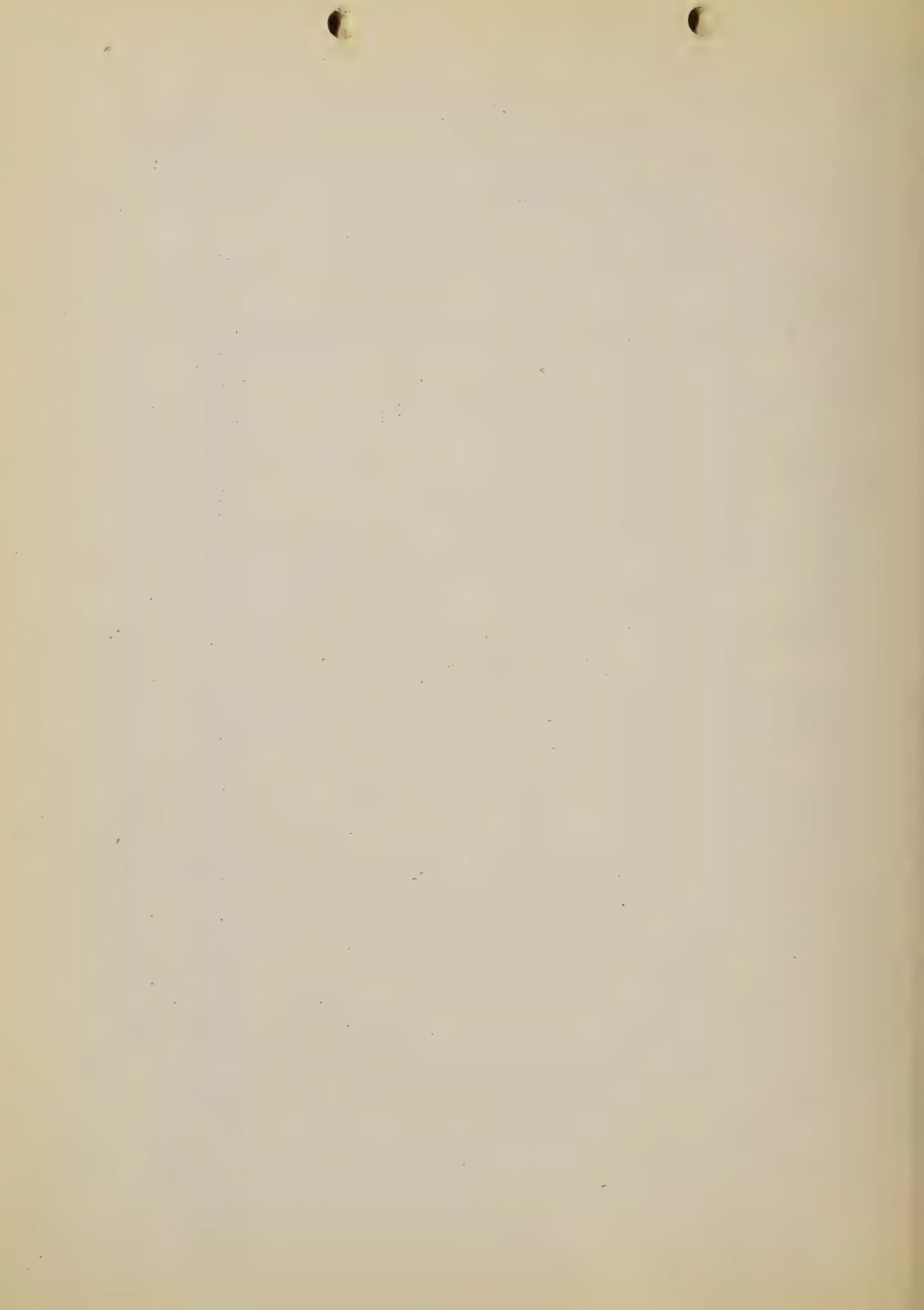


Table 40. FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE
R2: Number and percentage of borrowers classified by cash
farm receipts as a percentage of total cash receipts dur-
ing year before first standard R2 loan, by period of first
standard loan 1/

| Cash farm receipts: as percentage of : total cash re- ceipts year before: first standard loan: | Total | | Borrowers receiving first standard loan between | | | |
|--|--------|---------|--|--------------------|--------------------|---------|
| | Number | Percent | 5/1/36- 2/28/37 | 3/1/37- 2/28/38 | 3/1/38- 2/28/39 | Percent |
| Less than 10 | 55 | 2.3 | 1.9 | 2.9 | 2.2 | |
| 10 to 19.9 | 67 | 2.8 | 2.2 | 3.5 | 3.0 | |
| 20 to 29.9 | 108 | 4.5 | 3.6 | 5.0 | 3.9 | |
| 30 to 39.9 | 115 | 4.7 | 4.1 | 6.2 | 4.8 | |
| 40 to 49.9 | 144 | 6.0 | 4.2 | 7.9 | 6.4 | |
| 50 to 59.9 | 179 | 7.5 | 5.9 | 10.3 | 7.8 | |
| 60 to 69.9 | 225 | 9.4 | 8.2 | 8.7 | 10.4 | |
| 70 to 79.9 | 238 | 9.9 | 8.5 | 9.7 | 12.0 | |
| 80 to 89.9 | 313 | 13.0 | 11.4 | 12.4 | 14.6 | |
| 90 to 100 | 964 | 40.1 | 51.2 | 32.4 | 34.4 | |
| Total | 1,111 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,402 | | 875 | 516 | 1,008 | |
| Number not reporting | 649 | | 66 | 839 | 42 | |

1/ Exclusive of 418 borrowers reporting no cash farm receipts dur-
ing year before first standard loan.

Half or more of the total cash receipts were derived from the
farm during the year before the first loan for 80 percent of the
borrowers who had any farm receipts, the corresponding percentages
were 84, 74, and 80 for the first, second, and third period bor-
rowers, respectively. At least 2 dollars out of every 10 received
came from the farm for two-fifths of the borrowers.

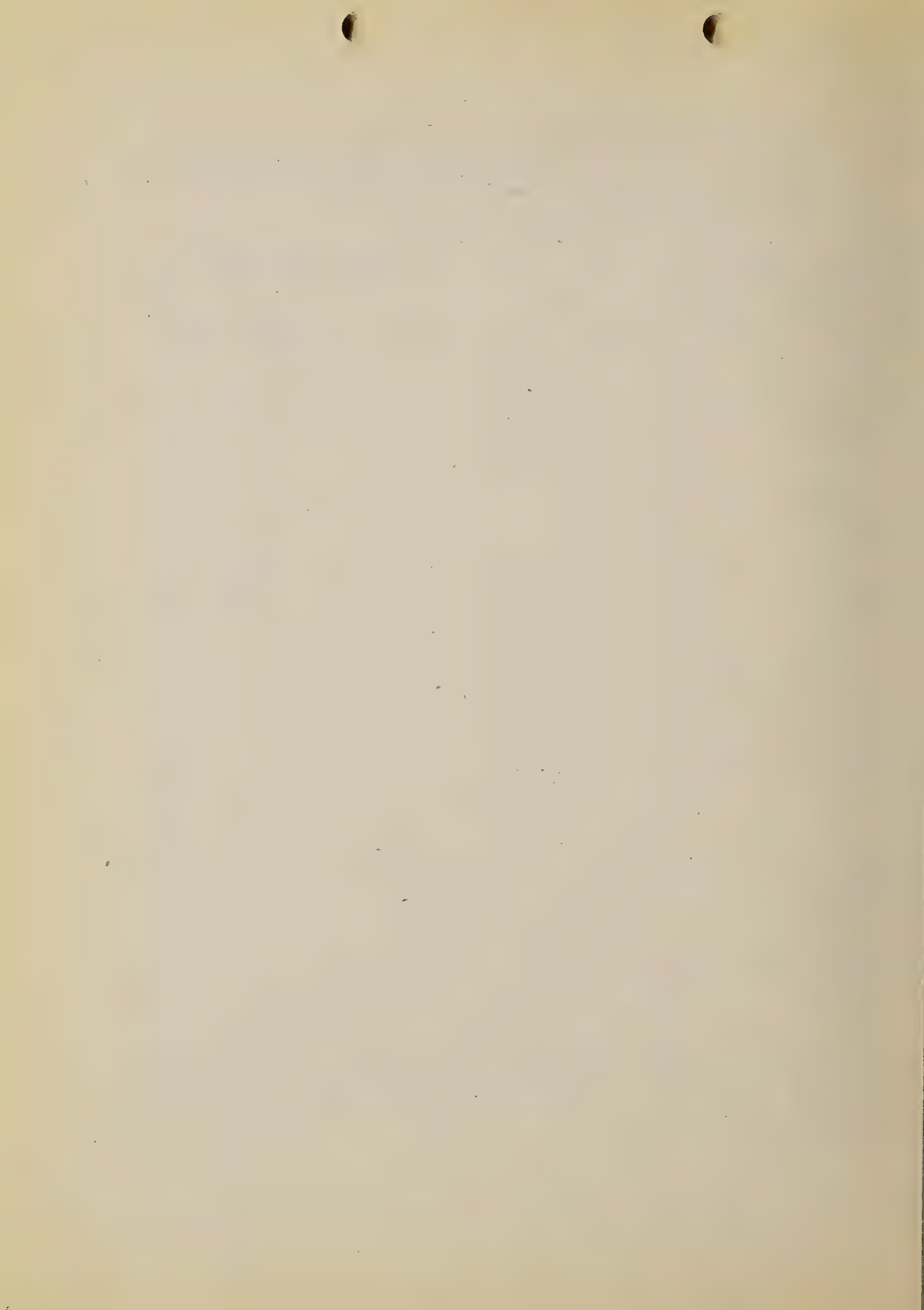


Table 41.—FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RR RECORD:
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

| Cash farm receipts as : percentage of total cash: receipts during last year of: record after entry on RR: | Total | | Borrowers by number of crop years after first loan | | | |
|--|-----------|---------|---|---------|---------|--|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| No farm receipts | 11 | 0.5 | 1.0 | 0.2 | 0.4 | |
| Less than 10 | 14 | 0.7 | 0.9 | 0.9 | 0.2 | |
| 10 to 19.9 | 40 | 2.0 | 2.4 | 1.9 | 1.5 | |
| 20 to 29.9 | 59 | 2.9 | 3.1 | 2.9 | 2.7 | |
| 30 to 39.9 | 100 | 5.0 | 5.4 | 4.8 | 4.6 | |
| 40 to 49.9 | 124 | 6.2 | 6.1 | 5.4 | 7.1 | |
| 50 to 59.9 | 218 | 10.8 | 10.4 | 11.0 | 11.4 | |
| 60 to 69.9 | 284 | 14.1 | 11.2 | 15.3 | 17.0 | |
| 70 to 79.9 | 302 | 15.0 | 13.3 | 17.0 | 24.3 | |
| 80 to 89.9 | 307 | 15.3 | 14.4 | 15.9 | 15.8 | |
| 90 to 100 | 553 | 27.5 | 31.2 | 24.7 | 25.0 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,012 | | 818 | 648 | 546 | |
| Number not reporting 1/ | 273 | | 183 | 31 | 9 | |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 83 percent of the borrowers. The percentage for those on the program 1 year was 81; and for those on the program 2 or 3 years, 84. Ninety percent or more of the receipts were from the farm for only 28 percent of the borrowers.



... of the small farm and the large farm ... during year before first standard loan and during last year of record after entry on standard loan.

| Farm receipts as percentage of total | Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR | | | | | | | | | |
|--------------------------------------|---|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Total cash receipts before first year before first standard loan | row: are receipts | 10 | 19.9 | 29.9 | 39.9 | 49.9 | 59.9 | 69.9 | 79.9 |
| Number | Number | Number | Number | Number | Number | Number | Number | Number | Number | Number |
| No farm receipts | 292 | 3 | 5 | 8 | 13 | 19 | 18 | 27 | 47 | 38 |
| Less than 10 | 85 | 1 | 1 | 1 | 2 | 1 | 5 | 4 | 7 | 5 |
| 10 to 19.9 | 37 | 1 | 1 | 1 | 2 | 4 | 7 | 1 | 4 | 5 |
| 20 to 29.9 | 61 | 1 | 1 | 2 | 4 | 2 | 7 | 13 | 10 | 5 |
| 30 to 39.9 | 77 | 1 | 1 | 3 | 4 | 7 | 7 | 10 | 9 | 10 |
| 40 to 49.9 | 90 | 2 | 1 | 5 | 4 | 6 | 8 | 19 | 19 | 8 |
| 50 to 59.9 | 109 | 1 | 1 | 2 | 3 | 3 | 11 | 16 | 16 | 14 |
| 60 to 69.9 | 135 | 1 | 1 | 4 | 2 | 6 | 3 | 19 | 19 | 17 |
| 70 to 79.9 | 125 | 1 | 1 | 2 | 1 | 5 | 5 | 11 | 15 | 19 |
| 80 to 89.9 | 184 | 1 | 1 | 1 | 1 | 9 | 4 | 14 | 17 | 22 |
| 90 to 100 | 642 | 1 | 1 | 4 | 11 | 17 | 25 | 43 | 59 | 72 |
| Unknown | 432 | 1 | 4 | 14 | 13 | 25 | 27 | 52 | 62 | 74 |
| Total 1/ | 12,285 | 11 | 14 | 40 | 59 | 100 | 124 | 218 | 284 | 302 |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers who had a small percentage of their receipts derived from the farm during the year before the first loan to increase their relative dependence upon the farm as a source of income during the last year of record after entry on RR. However, 57 percent of those who depended almost entirely on the farm for their income before RR were relatively less dependent on their farm income during



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A comparable table is also available for each of the 5 periods of first standard year.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan tended to be less than the receipts of those borrowers who derived the majority of their receipts from their



Table 44.-NET CASH INCOME YEAR BEFORE RR:

Number and percentage of borrowers
classified by net cash income dur-
ing year before first standard RR
loan ^{1/}

| Net cash income year be- fore first standard loan : | Total borrowers | |
|--|--------------------|---------|
| | Number | Percent |
| -\$500 and over | 1 | 0.1 |
| -\$499 to -\$1 | 21 | 2.5 |
| \$0 | 7 | 0.8 |
| \$1 to \$99 | 53 | 5.9 |
| \$100 to \$199 | 129 | 14.4 |
| \$200 to \$299 | 160 | 18.1 |
| \$300 to \$399 | 153 | 17.2 |
| \$400 to \$499 | 128 | 15.2 |
| \$500 to \$749 | 129 | 15.4 |
| \$750 to \$999 | 78 | 9.5 |
| \$1,000 and over | 41 | 4.9 |
| Total reporting | 840 | 100.0 |
| Number not reporting | 2,623 | |
| Median net cash income year before first standard loan | | \$345 |

^{1/} Net cash income is cash receipts, excluding loans minus cash farm operating expenditures.

Data on net cash income during the year before the first loan were available for less than one-fourth of the borrowers. For those reporting, 5 percent did not have enough cash receipts to pay farm operating expenses the year before the first loan. Nearly three-fourths, 73 percent, of the borrowers had less than \$500 after paying farm operating expenses. Five percent had a net cash income of \$1,000 or more. The median was \$345 for those reporting.



TABLE 45. NET CASH INCOME LAST YEAR: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by States 1/

| Net cash income : during last : year of record : after entry on RR : | Borrower's State of residence at time of first standard loan | | | | | |
|---|---|---------|---------|---------|---------|---------|
| | Total | | North | | South | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| -\$500 and over | 6 | 0.3 | 0.3 | — | 0.9 | 0.3 |
| -\$499 to -\$1 | 134 | 7.7 | 10.9 | 6.7 | 1.3 | 4.6 |
| \$0 | 5 | 0.3 | 0.3 | 0.4 | 0.4 | — |
| \$1 to \$99 | 162 | 9.3 | 13.9 | 7.0 | 1.7 | 4.6 |
| \$100 to \$199 | 202 | 17.4 | 20.5 | 11.2 | 10.0 | 14.5 |
| \$200 to \$299 | 340 | 19.1 | 17.6 | 18.8 | 17.2 | 23.5 |
| \$300 to \$399 | 276 | 15.8 | 12.9 | 23.2 | 16.8 | 17.1 |
| \$400 to \$499 | 170 | 12.6 | 9.3 | 14.4 | 21.2 | 13.7 |
| \$500 to \$749 | 194 | 11.2 | 9.3 | 15.3 | 18.4 | 10.7 |
| \$750 to \$999 | 72 | 4.2 | 3.3 | 7.8 | 8.6 | 3.0 |
| \$1,000 and over | 35 | 2.0 | 1.2 | 1.4 | 1.7 | 2.7 |
| Total | 321 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 1,734 | | 889 | 235 | 252 | 528 |
| Number not reporting 2/ | 551 | | 129 | 192 | 96 | 132 |
| Median net cash income last year of record | \$276 | | \$224 | \$322 | \$404 | \$283 |

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 1,134 borrowers with no record after entry on RR program.

Eight percent had insufficient receipts to cover farm operating expenses during the last year of record on RR and three-fourths of the borrowers had less than \$500 net cash income. Only 2 percent had a net cash income of \$1,000 or more. The median net cash income was \$278.

South Dakota made the best showing as shown by medians and by the percentage distributions. One-ninth of the Nebraska borrowers hadn't enough receipts to cover farm operating expenses. The medians for net cash income during the last year of record were \$224, \$283, \$322, and \$404 for Nebraska, Kansas, North Dakota, and South Dakota, respectively.



Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 69 percent of all borrowers during the year before the first loan. Some farm source was a major source of receipts for 69, 65, and 73 percent of the borrowers in the first, second, and third periods, respectively. Off-farm work, the second most important major source, was of equal importance in each of the periods, being the major source for 13 percent. Livestock and produce was the most important single source for the total, 34 percent, and in each of the periods. Benefit payments were the major source for 3 percent of the borrowers and grants for 4 percent.

During the year before the first loan, some farm source was the major source for 73 percent of the borrowers in Nebraska and in North Dakota, 57 percent in South Dakota, and 66 percent in Kansas. Livestock, as a major source of receipts, was more important for Nebraska borrowers than for the others but was the most important single source in all of the States. Off-farm work was the major source for 25 percent of the South Dakota and Kansas borrowers, and for 15 percent of the Nebraska, and 10 percent of the North Dakota borrowers.

North Dakota had a larger proportion of borrowers with benefit payments and grants as a major source than did any of the other States.

After entry on RR, a farm source was most important for 83 percent of the borrowers; the farm sources predominated for 81, 84, and 83 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock, 42 percent, and a crops-livestock combination, 18 percent, were the two most important sources for the last year of record. Grants were the major source for 8 percent, off-farm work for 4 percent and benefit payments for only 1 percent.

Table 49 shows there was some tendency to shift into more diversified sources of farm income as represented by the increases in the proportion of borrowers with livestock and livestock products, and a crops-livestock combination as major sources at the time of their last record.



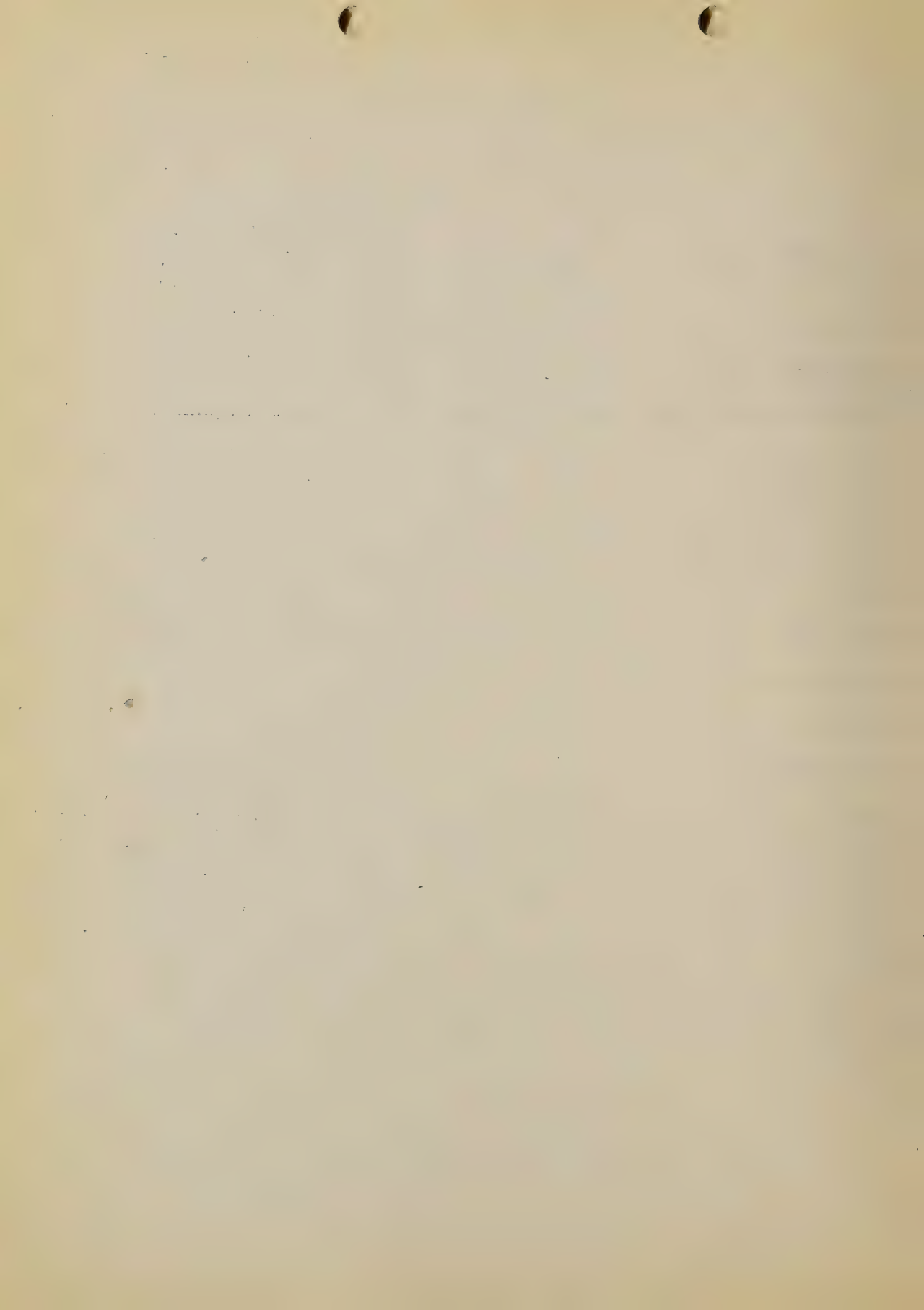
Table 16 - VALUE ADDED IN RECEIPTS FROM NONFARM SOURCES AND PERCENTAGE OF RECEIPTS CLASSIFIED BY SOURCE YIELDING 50 PERCENT OR MORE OF TOTAL RECEIPTS, EXCLUDING LOANS, DURING YEAR BEFORE FIRST STANDARD RR LOAN, BY PERIOD OF FIRST STANDARD LOAN

| Major source of receipts year before first standard loan | Total | | Periods beginning first standard loan interest | | | |
|--|-----------|---------|--|---------------|---------------|---------------|
| | Borrowers | | 1/1/32-1/1/37 | 1/1/37-1/1/38 | 1/1/38-1/1/39 | 1/1/39-1/1/40 |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Cash sales | 876 | 18.6 | 13.6 | 10.6 | 14.9 | |
| Livestock and produce | 943 | 35.2 | 35.7 | 32.4 | 31.5 | |
| Crop sales and livestock and produce 2/ | 342 | 22.5 | 11.9 | 8.1 | 14.7 | |
| Benefit payments | 14 | 2.7 | 4.5 | 1.6 | 1.1 | |
| Other cash from farm | 71 | 0.4 | 0.7 | 0.3 | 0.4 | |
| Farm receipts from all farm sources combined 3/ | 187 | 6.0 | 4.9 | 2.3 | 7.1 | |
| FSA grants | 118 | 4.2 | 0.6 | 6.4 | 6.6 | |
| Off-farm work | 498 | 17.8 | 17.9 | 18.0 | 17.7 | |
| Other nonfarm income 3/ | 72 | 2.8 | 5.2 | 3.2 | 1.4 | |
| No major source | 132 | 3.4 | 3.0 | 7.4 | 3.7 | |
| No cash receipts | 71 | 2.5 | 5.4 | 1.6 | 0.4 | |
| Total | 467 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,785 | | 1,043 | 376 | 1,144 | |
| Number not reporting | 284 | | 93 | 543 | 46 | |

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



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Table 47.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by States

| Major source of receipts year before first standard loan | | | Borrower's State of residence at time of first standard loan | | | | |
|---|-----------|----------|---|---------|---------|---------|--|
| | Total | | | North | South | | |
| | borrowers | Nebraska | Dakota | Dakota | Kansas | | |
| | Number | Percent | Percent | Percent | Percent | Percent | |
| Crop sales | 378 | 13.6 | 13.3 | 13.4 | 11.4 | 15.4 | |
| Livestock and produce | 943 | 33.9 | 44.3 | 24.0 | 25.1 | 33.2 | |
| Crop sales and live- stock and produce 1/ | 342 | 12.3 | 10.1 | 14.7 | 11.4 | 13.8 | |
| Benefit payments | 74 | 2.7 | 2.1 | 6.0 | 1.8 | 0.9 | |
| Other cash from farm | 11 | 0.4 | 0.6 | 0.3 | 0.5 | 0.1 | |
| Farm receipts from all farm sources combined 2/ | 167 | 6.0 | 2.6 | 14.2 | 7.1 | 2.6 | |
| FSA grants | 118 | 4.2 | 3.9 | 6.3 | 5.7 | 1.9 | |
| Off-farm work | 496 | 17.8 | 14.8 | 10.4 | 24.7 | 24.8 | |
| Other nonfarm income 3/ | 79 | 2.8 | 1.4 | 4.9 | 4.1 | 2.2 | |
| No major source | 106 | 3.8 | 2.4 | 5.3 | 5.9 | 3.2 | |
| No cash receipts | 71 | 2.5 | 4.5 | 0.5 | 2.3 | 1.9 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,785 | | 1,010 | 647 | 438 | 690 | |
| Number not reporting | 684 | | 286 | 57 | 161 | 180 | |

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



Table 48.—MAJOR SOURCE OF RECEIPTS LAST YEAR RECEIVED: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

| Major source of receipts during last year of record after entry on RR | Total borrowers | | Borrowers by number of crop years after first loan | | | |
|--|--------------------|---------|---|---------|---------|---------|
| | Number | Percent | 1 year | 2 years | 3 years | |
| | | | Percent | Percent | Percent | Percent |
| Crop sales | 185 | 9.2 | 10.2 | 7.5 | 9.5 | |
| Livestock and produce | 839 | 41.6 | 43.0 | 42.9 | 38.1 | |
| Crop sales and live- stock and produce 1/ | 968 | 48.3 | 44.5 | 30.8 | 21.1 | |
| Benefit payments | 21 | 1.0 | 1.3 | 0.9 | 0.7 | |
| Other cash from farm | 2 | 0.1 | 0.1 | — | 0.2 | |
| Farm receipts from all farm sources combined 2/ | 250 | 12.4 | 11.8 | 12.2 | 13.6 | |
| ISA grants | 165 | 8.2 | 7.4 | 7.4 | 10.3 | |
| Off-farm work | 73 | 3.6 | 5.1 | 2.5 | 2.7 | |
| Other nonfarm income 3/ | 13 | 0.6 | 0.9 | 0.3 | 0.7 | |
| No major source | 100 | 5.0 | 5.7 | 5.5 | 3.1 | |
| No cash receipts | — | — | — | — | — | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,016 | | 820 | 650 | 546 | |
| Number not reporting 4/ | 269 | | 181 | 79 | 9 | |

- 1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.
4/ Exclusive of 1,184 borrowers with no record after entry on RR program.

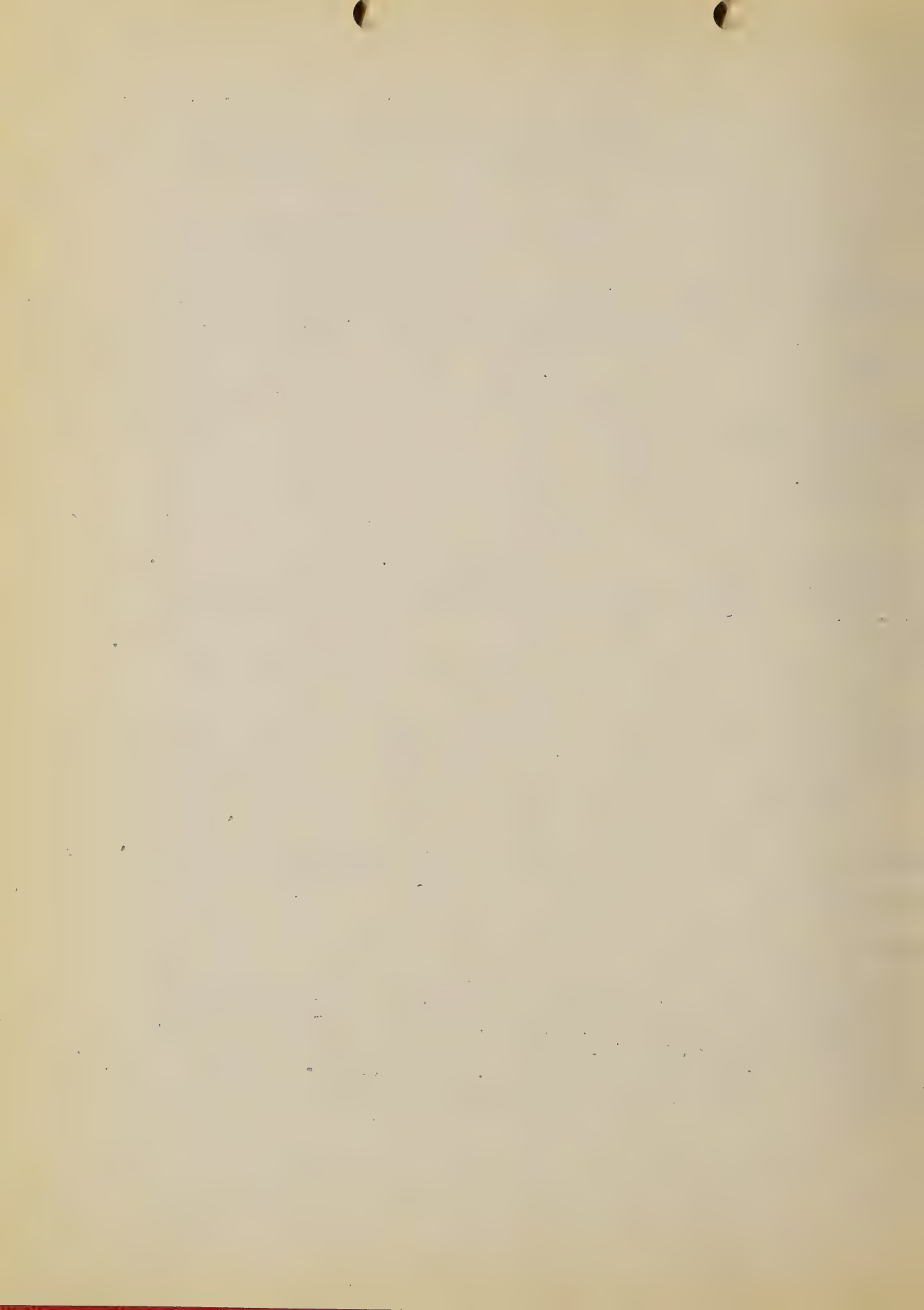


Table 50. RECEIPTS FROM OFF-FARM WORK YEAR BEFORE FIRST STANDARD RR. Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by period of first standard loan 1/

| Receipts from off-farm work year before first standard loan | Total borrowers | | Borrowers receiving first standard loan between | | | |
|--|--------------------|---------|--|--------------------|--------------------|---------|
| | Number | Percent | 5/2/36- 2/23/37 | 5/2/37- 2/23/39 | 5/2/39- 2/23/40 | Percent |
| \$0 | 1,355 | 43.5 | 51.8 | 46.0 | 40.7 | |
| \$1 to \$24 | 127 | 4.0 | 5.3 | 1.9 | 5.2 | |
| \$25 to \$49 | 135 | 5.9 | 2.5 | 5.2 | 5.7 | |
| \$50 to \$74 | 134 | 5.9 | 3.5 | 6.2 | 6.1 | |
| \$75 to \$99 | 125 | 4.5 | 3.6 | 4.2 | 4.3 | |
| \$100 to \$149 | 213 | 7.6 | 4.4 | 12.1 | 7.5 | |
| \$150 to \$199 | 142 | 5.1 | 5.0 | 5.5 | 5.0 | |
| \$200 to \$299 | 215 | 7.7 | 9.1 | 6.8 | 6.7 | |
| \$300 to \$399 | 124 | 4.4 | 4.3 | 2.5 | 3.5 | |
| \$400 to \$499 | 75 | 2.7 | 1.7 | 2.4 | 3.7 | |
| \$500 and over | 82 | 2.9 | 1.8 | 2.4 | 4.5 | |
| Total | 311 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,790 | | 1,064 | 577 | 1,149 | |
| Number not reporting | 479 | | 97 | 546 | 43 | |

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each State in the Region.

Forty-eight percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 52, 46, and 47 percent of the first, second, and third period borrowers, respectively. Eighteen percent of all borrowers had receipts of \$200 or more from this source; 5 percent had \$500 or more in receipts from off-farm work, with the proportion increasing from 2 percent in the first to 4 percent in the third period. (24)

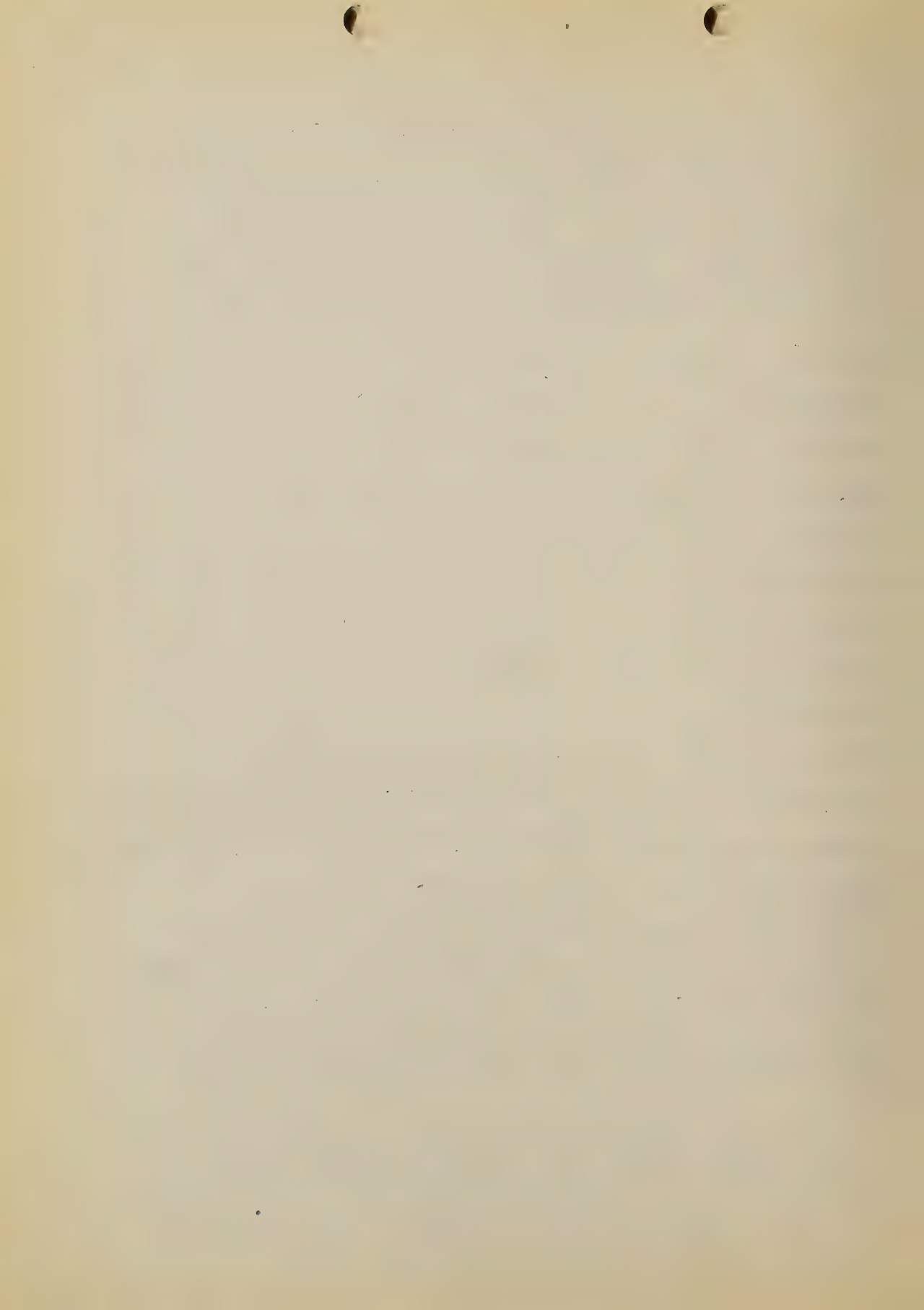


Table 51.—RECEIPTS FROM OFF-FARM WORK YEAR BEFORE 1941. Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by States 1/

| Receipts from off-farm work year before first standard loan | Total | | Borrower's State of residence at time of first standard loan | | | |
|--|-----------|---------|---|---------|---------|---------|
| | borrowers | | Nebraska | Dakota | Dakota | Kansas |
| | Number | Percent | Percent | Percent | Percent | Percent |
| \$0 | 1,053 | 48.5 | 58.9 | 52.4 | 45.2 | 31.7 |
| \$1 to \$24 | 127 | 4.6 | 4.7 | 5.6 | 1.1 | 5.5 |
| \$25 to \$49 | 165 | 5.9 | 5.5 | 6.0 | 5.0 | 7.2 |
| \$50 to \$74 | 164 | 5.9 | 4.2 | 6.3 | 5.5 | 6.1 |
| \$75 to \$99 | 125 | 4.5 | 4.2 | 3.9 | 5.5 | 4.6 |
| \$100 to \$149 | 218 | 7.8 | 6.9 | 7.7 | 7.8 | 9.5 |
| \$150 to \$199 | 142 | 5.1 | 3.3 | 5.7 | 4.8 | 7.4 |
| \$200 to \$299 | 215 | 7.7 | 6.2 | 6.6 | 10.0 | 9.1 |
| \$300 to \$399 | 124 | 4.4 | 3.4 | 7.9 | 6.2 | 6.4 |
| \$400 to \$499 | 75 | 2.7 | 1.2 | 1.1 | 3.9 | 5.3 |
| \$500 and over | 82 | 2.9 | 1.7 | 1.2 | 5.5 | 4.8 |
| Total | 1,971 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 2,790 | | 1,012 | 649 | 433 | 692 |
| Number not reporting | 672 | | 284 | 56 | 161 | 178 |

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Forty-one percent of the Nebraska borrowers, 48 percent of the North Dakota, 55 percent of the South Dakota, and 68 percent of the Kansas borrowers had some receipts from off-farm work during the year before the first loan. South Dakota and Kansas had twice as large a proportion of borrowers with receipts of \$200 or more from off-farm work as did the other 2 States.

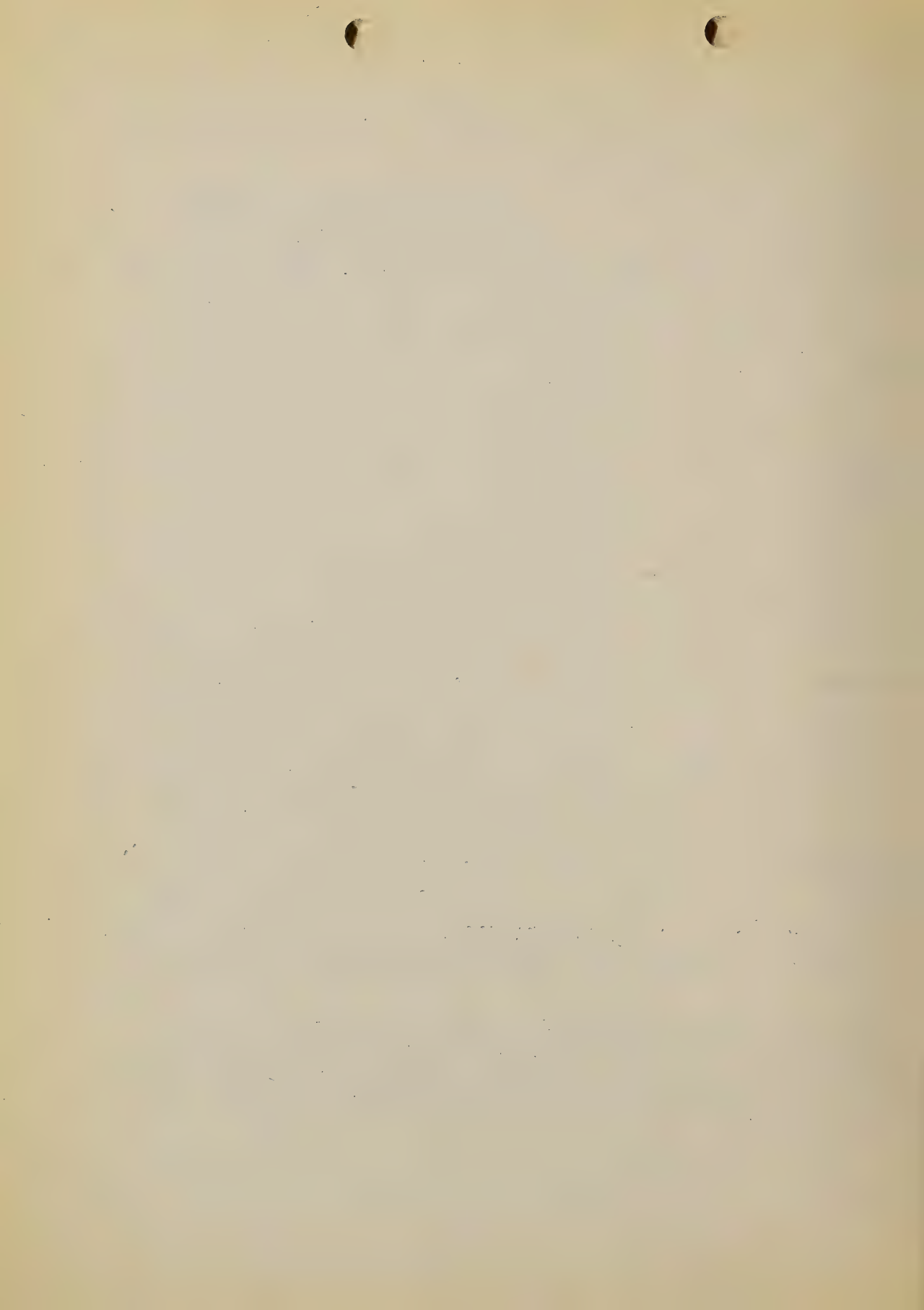


Table 82.—RECEIPTS FROM OFF-FARM WORK LAST YEAR RECORDED: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

| Receipts from off-farm work during last year of record after entry on RR: | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|--|---------|---------|--|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| \$0 | 1,080 | 54.1 | 50.3 | 54.4 | 58.8 | |
| \$1 to \$24 | 182 | 9.0 | 7.7 | 11.7 | 7.9 | |
| \$25 to \$49 | 166 | 8.2 | 8.3 | 8.5 | 7.9 | |
| \$50 to \$74 | 150 | 7.4 | 7.2 | 5.7 | 6.2 | |
| \$75 to \$99 | 72 | 3.6 | 3.6 | 3.5 | 3.5 | |
| \$100 to \$149 | 150 | 7.4 | 7.9 | 7.2 | 7.0 | |
| \$150 to \$199 | 75 | 3.6 | 5.1 | 2.6 | 2.6 | |
| \$200 to \$299 | 51 | 2.5 | 4.3 | 2.2 | 2.7 | |
| \$300 to \$399 | 41 | 2.2 | 2.7 | 3.0 | 2.8 | |
| \$400 to \$499 | 15 | 0.7 | 1.0 | 0.5 | 0.7 | |
| \$500 and over | 35 | 1.7 | 1.3 | 1.7 | 3.1 | |
| Total | 2,012 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,012 | | 923 | 650 | 540 | |
| Number not reporting 2/ | 266 | | 178 | 79 | 9 | |

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the number of the household by whom the work was done.

2/ Exclusive of 1,194 borrowers with no record after entry on RR program.

Fifty-four percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true for 50, 54, and 58 percent of those on the program 1, 2, and 3 years, respectively. Only 3 percent had receipts of \$200 to \$499 and 2 percent had receipts of \$500 or more from work off the farm. The proportion of borrowers with receipts from off-farm work tended to decrease with the length of time borrowers had been on the program.



Table 53. RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by receipts from off-farm work during year before first standard loan and last year of record after entry on standard RR program 1/

| Receipts from off-farm work | Total | Borrowers by receipts from off-farm work during last year of record after entry on RR | | | | | | | | | | | | | | |
|---|---------|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | bor- | \$1 | \$20 | \$50 | \$75 | \$100 | \$150 | \$200 | \$300 | \$400 | \$500 | | | | |
| during year before first standard loan: | ers | row : | to : | to : | to : | to : | to : | to : | to : | to : | to : | to : | and | Un- | | |
| Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: | Number: |
| \$0 | 904 | 495 | 70 | 52 | 35 | 28 | 45 | 17 | 19 | 12 | 6 | 11 | 114 | | | |
| \$1 to \$24 | 79 | 30 | 5 | 13 | 4 | 4 | 5 | 2 | 1 | 1 | 1 | 1 | 13 | | | |
| \$25 to \$49 | 105 | 49 | 6 | 8 | 8 | 4 | 8 | 3 | 1 | 1 | 3 | 1 | 14 | | | |
| \$50 to \$74 | 88 | 33 | 12 | 7 | 7 | 3 | 8 | 3 | 1 | 1 | 1 | 1 | 13 | | | |
| \$75 to \$99 | 62 | 35 | 6 | 11 | 6 | 3 | 3 | 5 | 3 | 1 | 1 | 1 | 9 | | | |
| \$100 to \$149 | 140 | 51 | 9 | 13 | 14 | 7 | 16 | 4 | 8 | 1 | 2 | 1 | 15 | | | |
| \$150 to \$199 | 87 | 32 | 3 | 7 | 3 | 3 | 9 | 6 | 4 | 1 | 1 | 1 | 18 | | | |
| \$200 to \$299 | 138 | 63 | 6 | 6 | 11 | 1 | 9 | 7 | 10 | 5 | 1 | 1 | 21 | | | |
| \$300 to \$399 | 69 | 24 | 6 | 6 | 7 | 3 | 6 | 4 | 3 | 3 | 1 | 1 | 5 | | | |
| \$400 to \$499 | 32 | 12 | 2 | 2 | 1 | 1 | 3 | 2 | 2 | 5 | 1 | 1 | 4 | | | |
| \$500 and over | 43 | 16 | 1 | 1 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 5 | | | |
| Unknown | 518 | 250 | 68 | 40 | 30 | 16 | 39 | 16 | 9 | 12 | 2 | 11 | 35 | | | |
| Total 2/ | 2,285 | 1,090 | 182 | 166 | 130 | 72 | 150 | 73 | 64 | 44 | 15 | 33 | 266 | | | |

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Thirty-seven percent of the borrowers who had no receipts from off-farm work the year before the first standard loan and 54 percent of those who had such receipts before continued



Table 54.--RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST RR RECORD: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

| Receipts from : | : | Borrowers by acres in farm during | | | | | | | | | | |
|-------------------|------------|---------------------------------------|------|------|------|------|------|--------|-------|-------|-------|------|
| off-farm work : | : | last year of record after entry on RR | | | | | | | | | | |
| during last year: | : | Less: 20 : | 50 : | 100: | 175: | 260: | 500: | 1,000: | : | : | : | : |
| of record after : | Total : | than: | to : | to : | to : | to : | to : | to : | and : | Un- | : | : |
| entry on RR 1/ : | borrowers: | 0 : | 20 : | 49 : | 99 : | 174: | 259: | 499: | 999: | over: | known | : |
| : | No. | No.: | No.: | No.: | No.: | No.: | No.: | No.: | No.: | No.: | No.: | No.: |
| \$0 | 1,090 | 1: | 1: | 4: | 68: | 370: | 177: | 333: | 99: | 16 : | 21 | : |
| \$1 to \$24 | 182 | —: | 1: | —: | 19: | 87: | 25: | 38: | 8: | 2 : | 2 | : |
| \$25 to \$49 | 166 | 1: | —: | 3: | 17: | 68: | 23: | 39: | 12: | — : | 3 | : |
| \$50 to \$74 | 130 | 1: | 1: | 2: | 11: | 54: | 17: | 32: | 6: | 4 : | 2 | : |
| \$75 to \$99 | 72 | 1: | 1: | 1: | 14: | 23: | 9: | 16: | 7: | — : | — | : |
| \$100 to \$149 | 150 | —: | —: | 3: | 13: | 36: | 26: | 48: | 14: | 8 : | 2 | : |
| \$150 to \$199 | 73 | —: | —: | —: | 7: | 20: | 16: | 20: | 6: | 3 : | 1 | : |
| \$200 to \$299 | 64 | —: | —: | 1: | 7: | 15: | 6: | 24: | 6: | 2 : | 3 | : |
| \$300 to \$399 | 44 | 2: | —: | 1: | 7: | 6: | 7: | 11: | 8: | 1 : | 1 | : |
| \$400 to \$499 | 15 | —: | —: | 2: | —: | 2: | 3: | 4: | 1: | 3 : | — | : |
| \$500 and over | 33 | 1: | 1: | 2: | —: | 4: | 7: | 9: | 7: | 2 : | — | : |
| Unknown | 266 | —: | —: | —: | —: | 1: | —: | 1: | —: | — : | 264 | : |
| Total 2/ | 2,285 | 7: | 5: | 19: | 163: | 686: | 316: | 575: | 174: | 41 : | 299 | : |

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The median size of farm for borrowers with receipts from off-farm work was 189 acres as compared to the median of 218 acres for borrowers who had no such receipts during their last year of record.



Table 55. RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan

| Receipts from benefit payments year before first standard loan | : | Total borrowers |
|--|---|--------------------|
| | : | Number : Percent |
| \$0 1/ | : | 1,356 : 57.2 |
| \$1 to \$24 | : | 56 : 2.4 |
| \$25 to \$49 | : | 145 : 6.1 |
| \$50 to \$74 | : | 200 : 8.4 |
| \$75 to \$99 | : | 154 : 6.5 |
| \$100 to \$149 | : | 202 : 8.5 |
| \$150 to \$199 | : | 124 : 5.2 |
| \$200 to \$299 | : | 53 : 2.2 |
| \$300 to \$399 | : | 29 : 1.2 |
| \$400 to \$499 | : | 16 : 0.7 |
| \$500 and over | : | 10 : 0.4 |
| Total reporting | : | 2,375 : 100.0 |
| Number not reporting | : | 626 |

1/ Exclusive of 488 borrowers reporting tenure status as farm laborer or nonfarm during crop year before first standard RR loan.

Fifty-seven percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first loan. Another one-fourth, 23 percent, received less than \$100 and one-fifth received \$100 or more. Only 2 percent received \$300 or more.

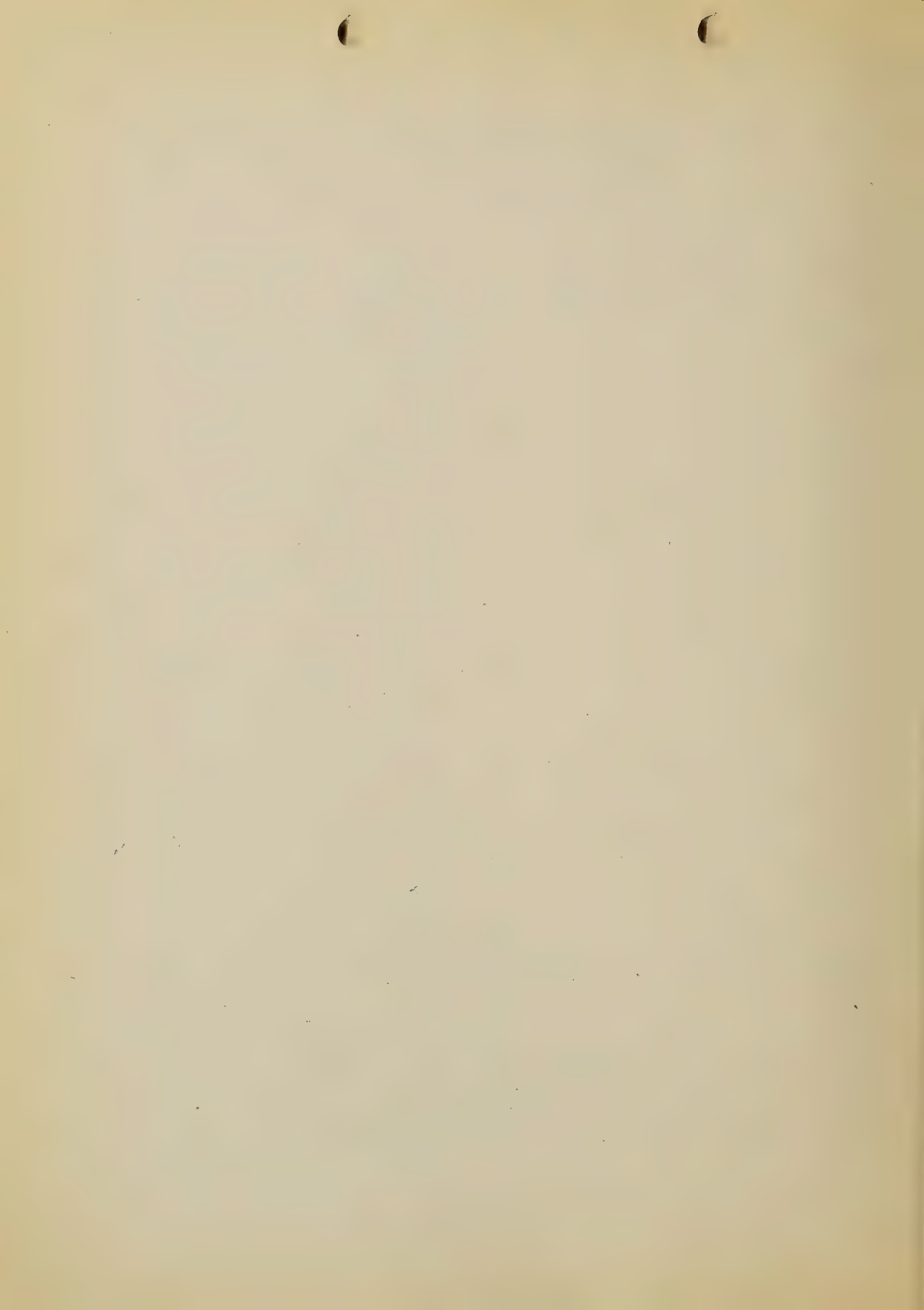


Table 56.--RECEIPTS FROM BENEFIT PAYMENTS LAST RR RECORD: Number and percentage of borrowers classified by receipts from benefit payments during last year of record after entry on standard RR program, by number of crop years after first loan

| Receipts from benefit payments during last year of record after entry on RR : | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|--|---------|---------|--|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| \$0 1/ | 1,025 | 50.9 | 56.3 | 50.2 | 43.3 | |
| \$1 to \$24 | 48 | 2.4 | 2.0 | 2.6 | 2.7 | |
| \$25 to \$49 | 124 | 6.2 | 4.9 | 7.8 | 6.0 | |
| \$50 to \$74 | 158 | 7.8 | 6.1 | 8.3 | 9.9 | |
| \$75 to \$99 | 174 | 8.6 | 7.2 | 8.3 | 11.2 | |
| \$100 to \$149 | 228 | 11.3 | 10.1 | 12.5 | 11.7 | |
| \$150 to \$199 | 133 | 6.6 | 6.6 | 4.8 | 8.8 | |
| \$200 to \$299 | 92 | 4.6 | 4.4 | 4.6 | 4.8 | |
| \$300 to \$399 | 20 | 1.0 | 1.6 | 0.2 | 1.1 | |
| \$400 to \$499 | 6 | 0.3 | 0.4 | 0.5 | --- | |
| \$500 and over | 7 | 0.3 | 0.4 | 0.2 | 0.5 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,015 | | 819 | 650 | 546 | |
| Number not reporting 2/ | 270 | | 182 | 79 | 9 | |

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, 51 percent of the borrowers reported no receipts from benefit payments. No receipts from this source were reported by 56, 50, and 43 percent of those on the program 1, 2, and 3 years, respectively. Another fourth of all borrowers with records after acceptance received less than \$100 and about one-fourth, 24 percent, received \$100 or more.

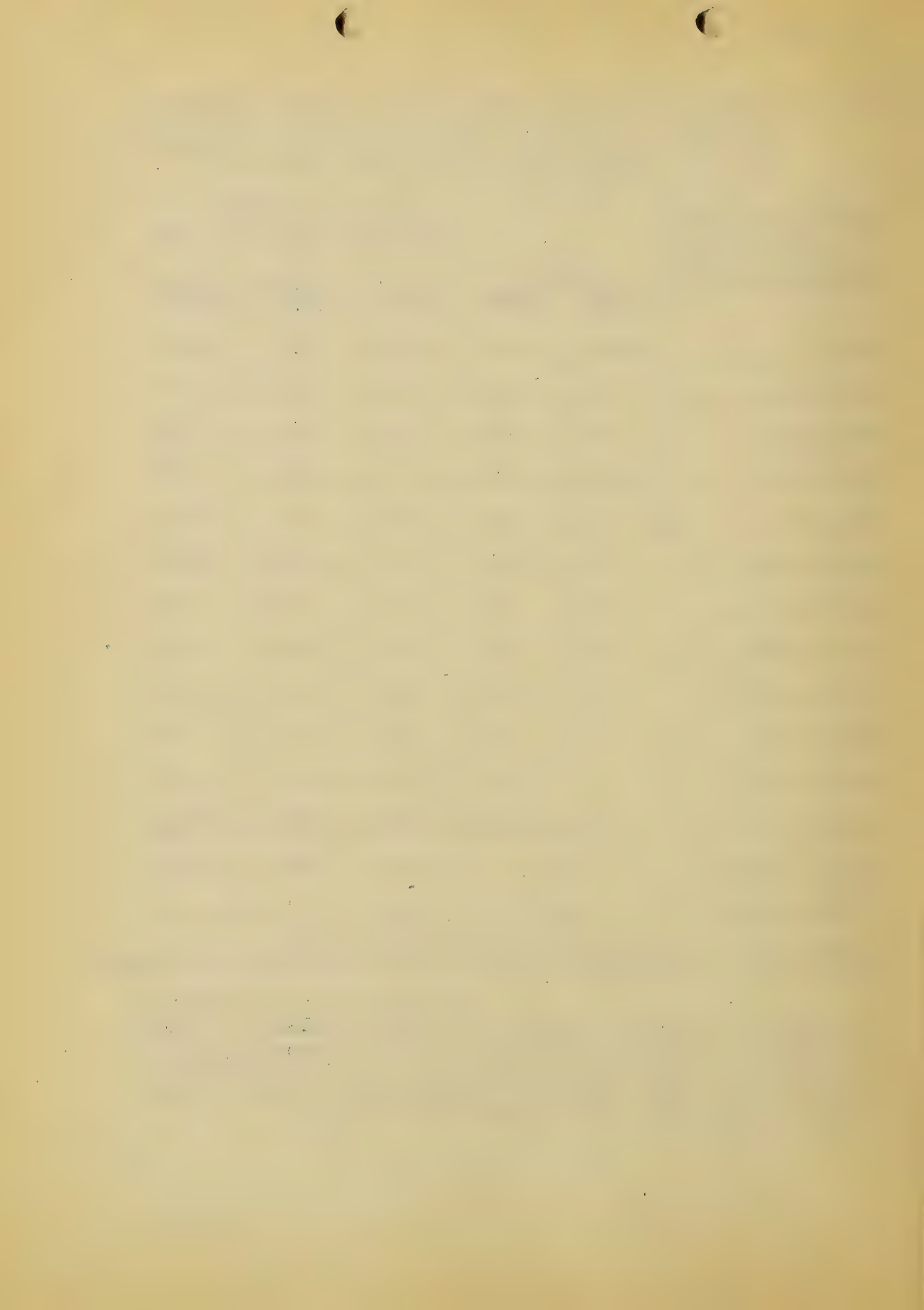


Table 57.-RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by receipts from benefit payments during year before first standard loan and during last year of record after entry on standard RR program

| Receipts from benefit payments year before first standard loan | Total Borrowers | Borrowers by receipts from benefit payments during last year of record after entry on RR | | | | | | | | | | | | | | | |
|---|--------------------|---|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------------|--------------------------|
| | | \$1 to \$24 | \$25 to \$49 | \$50 to \$74 | \$75 to \$99 | \$100 to \$149 | \$150 to \$199 | \$200 to \$299 | \$300 to \$399 | \$400 to \$499 | \$500 to \$599 | \$600 to \$699 | \$700 to \$799 | \$800 to \$899 | \$900 to \$999 | \$1,000 to \$1,499 | \$1,500 to \$1,999 |
| \$0 1/ | 164 | 615 | 27 | 62 | 75 | 73 | 88 | 48 | 34 | 5 | 3 | 134 | | | | | |
| \$1 to \$24 | 33 | 12 | 1 | 2 | 3 | 2 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$25 to \$49 | 106 | 40 | 5 | 8 | 14 | 9 | 8 | 4 | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$50 to \$74 | 128 | 32 | 1 | 14 | 13 | 21 | 12 | 13 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$75 to \$99 | 109 | 28 | 2 | 7 | 8 | 14 | 22 | 10 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$100 to \$149 | 128 | 25 | 1 | 4 | 9 | 14 | 28 | 11 | 6 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$150 to \$199 | 68 | 12 | 1 | 1 | 1 | 6 | 14 | 15 | 8 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$200 to \$299 | 47 | 4 | 1 | 1 | 1 | 2 | 6 | 12 | 3 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$300 to \$399 | 12 | 1 | 1 | 1 | 1 | 2 | 3 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$400 to \$499 | 13 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$500 and over | 6 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Unknown | 472 | 251 | 10 | 27 | 35 | 32 | 43 | 22 | 18 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total 2/ | 2,285 | 1,025 | 48 | 124 | 168 | 174 | 228 | 133 | 92 | 20 | 6 | 7 | 3 | 270 | | | |

1/ Includes borrowers reporting no farms.

2/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



Table 51. NUMBER OF FARM ENTERPRISES EACH REPORTER
RR: Number and percentage of borrowers
classified by number of farm enterprises
yielding 10 percent or more of cash re-
ceipts from crops and livestock during
year before first standard RR loan 1/

| Number of farm enterprises: year before first standard loan: | Total | |
|---|-----------|---------|
| | borrowers | |
| | Number | Percent |
| 1 | 389 | 16.8 |
| 2 | 759 | 32.4 |
| 3 | 736 | 31.7 |
| 4 | 363 | 15.7 |
| 5 | 59 | 2.5 |
| 6 | 5 | 0.1 |
| 7 | | |
| 8 | | |
| 9 or 10 | | |
| 11 or more 2/ | | |
| Total reporting | 2,344 | 100.0 |
| Number not reporting | 617 | |

1/ Exclusive of 809 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, about 1 borrower in 6 had only 1 enterprise, such as wheat, cattle, dairy products, or poultry, which contributed 10 percent or more of the total from crops and livestock. Thirty-two percent of the borrowers depended upon 2 enterprises and another 33 percent had 3 enterprises. Two and 3 enterprises were most common. Eighteen percent were diversified to the extent of having 4 or more enterprises each amounting to 10 percent or more of the cash income from crops and livestock.



Table 52. NUMBER OF FARM ENTERPRISES LAST YEAR REPORTED: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

| Number of farm enterprises during last year of record after entry on RR | Total borrowers | | Borrowers by number of crop years after first loan | | |
|---|-----------------|---------|--|---------|---------|
| | Number | Percent | 1 year | 2 years | 3 years |
| 0 1/ | 23 | 1.1 | 1.1 | 1.2 | 1.1 |
| 1 | 183 | 9.1 | 11.3 | 6.8 | 8.4 |
| 2 | 536 | 29.7 | 30.7 | 29.5 | 32.4 |
| 3 | 775 | 43.5 | 47.4 | 37.6 | 41.2 |
| 4 | 345 | 18.1 | 16.0 | 20.8 | 18.1 |
| 5 | 68 | 3.4 | 3.5 | 3.9 | 2.6 |
| 6 | 2 | 0.1 | — | 0.2 | 0.3 |
| 7 | — | — | — | — | — |
| 8 | — | — | — | — | — |
| 9 or 10 | — | — | — | — | — |
| 11 or more 2/ | — | — | — | — | — |
| Total | 1111 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 2 014 | | 620 | 640 | 548 |
| Number not reporting 3/ | 271 | | 181 | 31 | 9 |

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 1,134 borrowers with no record after entry on RR program.

Three enterprises were depended upon by 36 percent of the borrowers and was the most common number after entry on RR.

For 30 percent, only 2 enterprises, such as wheat or dairy products contributed 10 percent or more of the cash income from crops and livestock and 9 percent had only 1 such enterprise. Twenty-two percent depended on 4 or more enterprises. There were no marked differences in the degree of diversification practiced by borrowers on the program for 1, 2, or 3 years.

Only 1 percent of the borrowers had no cash receipts from crops and livestock in the last year of record after entry on RR.

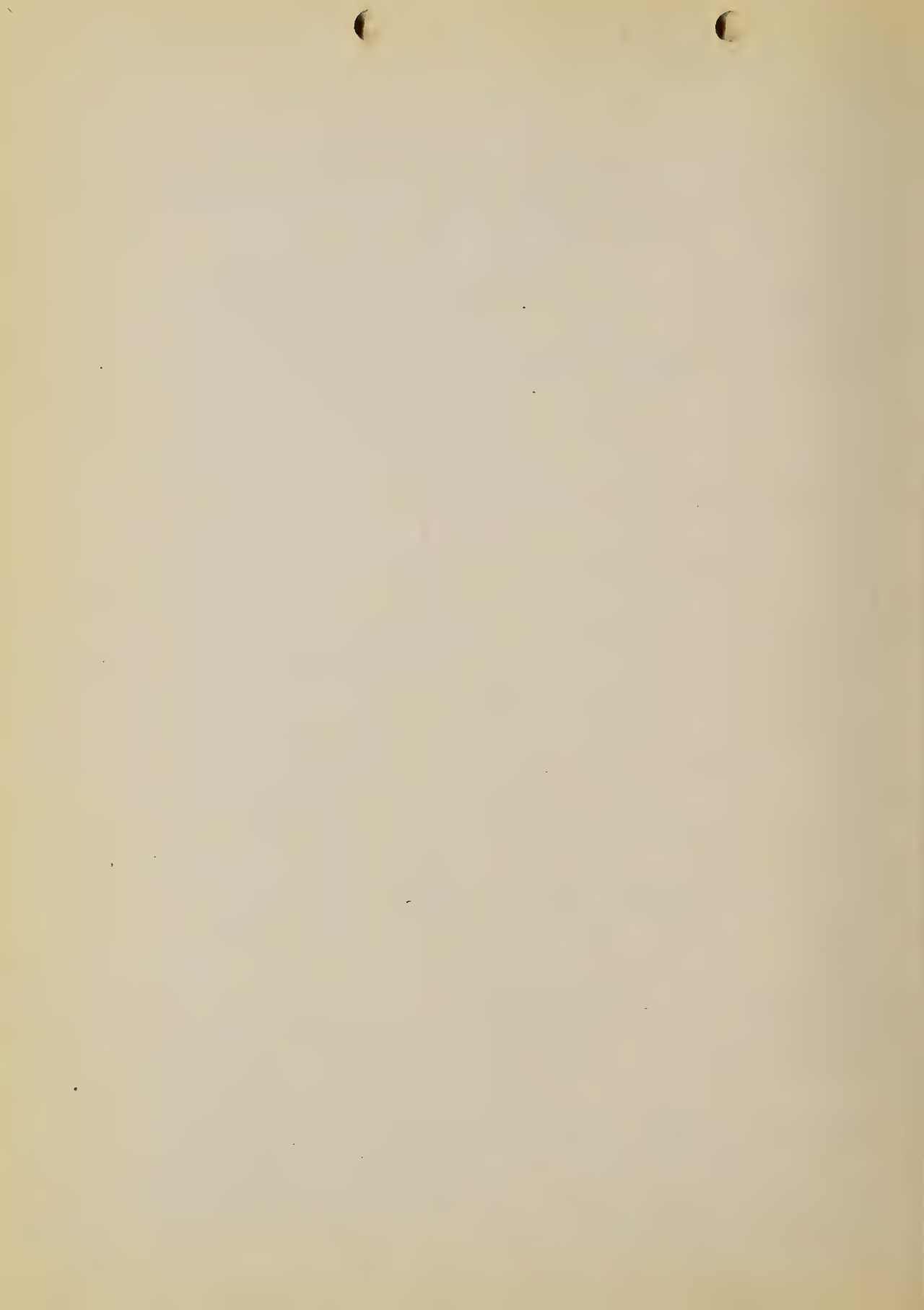


Table 60. NUMBER OF FARM ENTERPRISES YEAR BEFORE RR AND LAST RR RECORD. Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

| Number of Farm enterprises | Total | Borrowers by number of farm enterprises during last year of record after entry on RR | | | | | | | | | | |
|---------------------------------|---------|--|--------|--------|--------|--------|--------|--------|--------|--------|------------|---------|
| year before first standard loan | bor-ers | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | Unknown |
| Number | Number | Number | Number | Number | Number | Number | Number | Number | Number | Number | Number | Number |
| 0 | 349 | 10 | 40 | 36 | 112 | 48 | 4 | 1 | 1 | 1 | 1 | 38 |
| 1 | 235 | 5 | 33 | 86 | 63 | 28 | 6 | 1 | 1 | 1 | 1 | 24 |
| 2 | 495 | 2 | 48 | 123 | 157 | 70 | 9 | 1 | 1 | 1 | 1 | 86 |
| 3 | 494 | 3 | 17 | 111 | 195 | 85 | 17 | 1 | 1 | 1 | 1 | 66 |
| 4 | 208 | 9 | 38 | 84 | 47 | 8 | 1 | 1 | 1 | 1 | 1 | 21 |
| 5 | 34 | 1 | 7 | 14 | 5 | 3 | 1 | 1 | 1 | 1 | 1 | 4 |
| 6 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 7 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 8 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 9 or 10 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 11 or more | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Unknown | 467 | 3 | 35 | 136 | 159 | 81 | 21 | 1 | 1 | 1 | 1 | 32 |
| Total | 2,285 | 23 | 183 | 598 | 775 | 365 | 68 | 2 | 1 | 1 | 1 | 271 |

1/ Includes borrowers reporting no farm.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Exclusive of borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.
Excluding those borrowers who had no receipts from crops and livestock during the year before the first



Table 61.-FAMILY EXPENDITURES YEAR BEFORE RR:
Number and percentage of borrowers
classified by cash family-operating
expenditures during year before
first standard RR loan

| Cash family-operating expenditures year before first standard loan | Total borrowers | |
|---|--------------------|---------|
| | Number | Percent |
| Less than \$100 | 45 | 5.4 |
| \$100 to \$199 | 159 | 18.6 |
| \$200 to \$299 | 295 | 34.6 |
| \$300 to \$399 | 190 | 22.3 |
| \$400 to \$499 | 108 | 12.7 |
| \$500 to \$749 | 46 | 5.4 |
| \$750 to \$999 | 8 | 0.9 |
| \$1,000 to \$1,499 | 1 | 0.1 |
| \$1,500 to \$1,999 | 1 | 0.1 |
| \$2,000 and over | | |
| Total reporting | 853 | 100.0 |
| Number not reporting | 2,616 | |
| Median cash family-operat- ing expenditures year before first standard loan | \$275 | |

Family operating expenditures for the year before the first loan were known for only about one-fourth of the borrowers. For those reporting, 58 percent spent less than \$500; 35 percent spent from \$500 to \$999; and about 7 percent spent \$1,000 or more. The median was \$275.



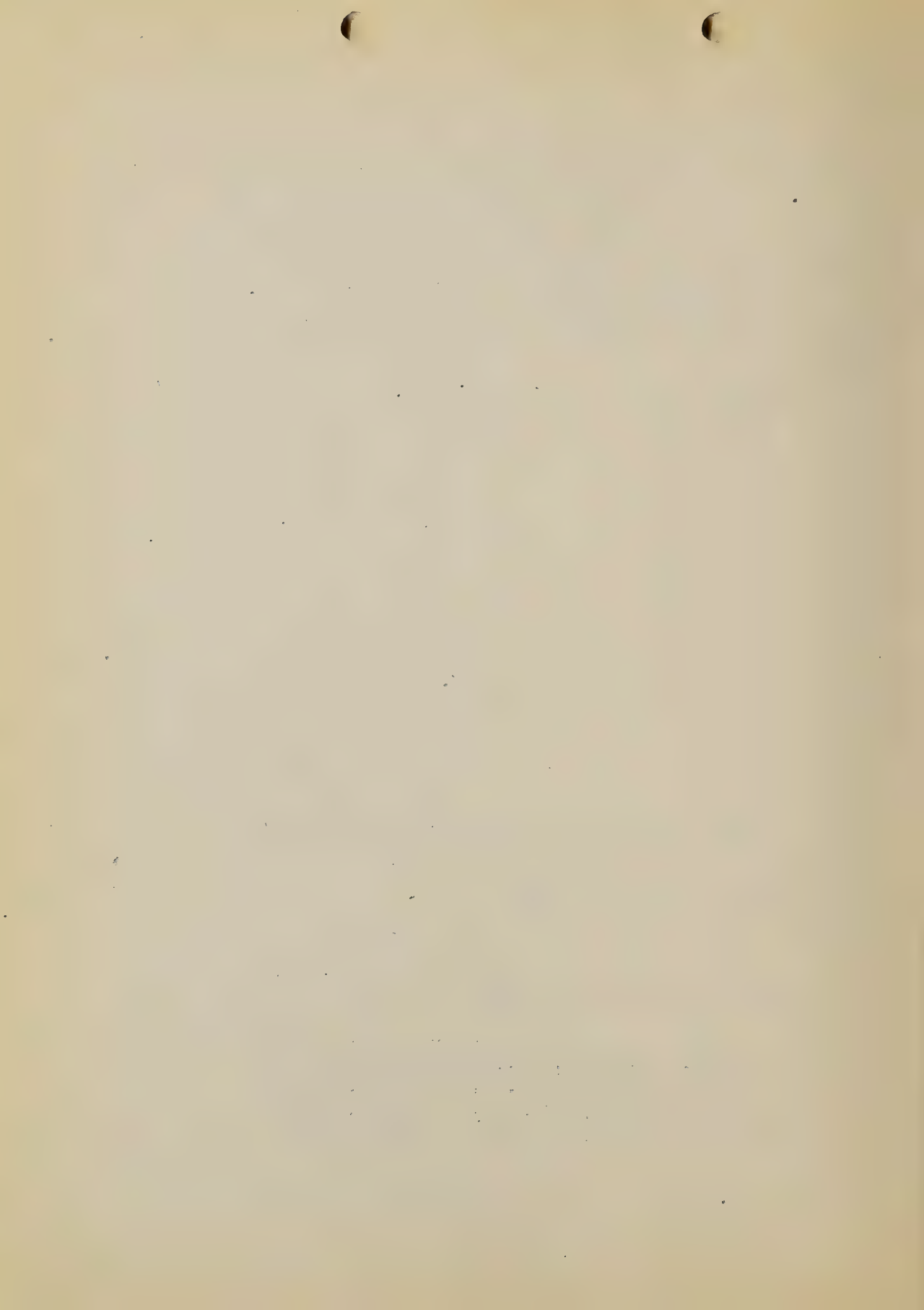
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Table 62. FAMILY EXPENDITURES LAST YEAR OF RECORD:
Number and percentage of borrowers
classified by cash family-operating
expenditures during last year of re-
cord after entry on standard RR program

| Cash family-operating ex- penditures during last year of record | Total borrowers | |
|---|--------------------|---------|
| | Number | Percent |
| Less than \$100 | 59 | 3.4 |
| \$100 to \$199 | 406 | 23.4 |
| \$200 to \$299 | 500 | 34.3 |
| \$300 to \$399 | 424 | 24.4 |
| \$400 to \$499 | 164 | 9.4 |
| \$500 to \$749 | 73 | 4.5 |
| \$750 to \$999 | 4 | 0.2 |
| \$1,000 to \$1,499 | 1 | 0.1 |
| \$1,500 to \$1,999 | | |
| \$2,000 and over | | |
| Total reporting | 1,785 | 100.0 |
| Number not reporting 1/ | 549 | |
| Median cash family-operat- ing expenditures last year of record | \$267 | |

1/ Exclusive of 1,184 borrowers with no record
after entry on RR program.

The median for those reporting cash family-
operating expenditures during the last year of
record was \$267. Sixty-one percent spent less
than \$500, 34 spent from \$500 to \$499, and about
5 percent spent \$500 or more for the family.



Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods of study and for each of the 4 States in the Region. For all periods, the median net worth with real estate equity was \$435 and without real estate was \$352, or a difference of \$83. The difference between the two medians was greatest for North Dakota which had the largest proportion of borrowers who had been owners the year before the first loan and least for Nebraska which had the smallest percentage of owners.

Both with and without real estate, the median net worth was lowest for second period borrowers and highest for third period borrowers. The differences are summarized as follows:

Median net worth at time of first standard loan

| <u>First standard</u> <u>loan between</u> | <u>Including farm</u> <u>real estate equity</u> | <u>Excluding farm real</u> <u>estate equity</u> | <u>Difference</u> |
|--|--|--|-------------------|
| 3/1/36-2/28/37 | \$445 | \$338 | \$107 |
| 3/1/37-2/28/38 | 411 | 336 | 75 |
| 3/1/38-2/28/39 | 450 | 381 | 69 |
| Total, all periods | 435 | 352 | 83 |

States

| | | | |
|--------------|-----|-----|-----|
| Nebraska | 405 | 354 | 51 |
| North Dakota | 574 | 358 | 216 |
| South Dakota | 533 | 426 | 107 |
| Kansas | 381 | 312 | 69 |

While 1 borrower in about 11 had a beginning net worth in excess of \$2,000 only 1 in 100 had that amount of net worth after the equity in real estate was excluded. Sixteen percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 20 percent with these items not included.

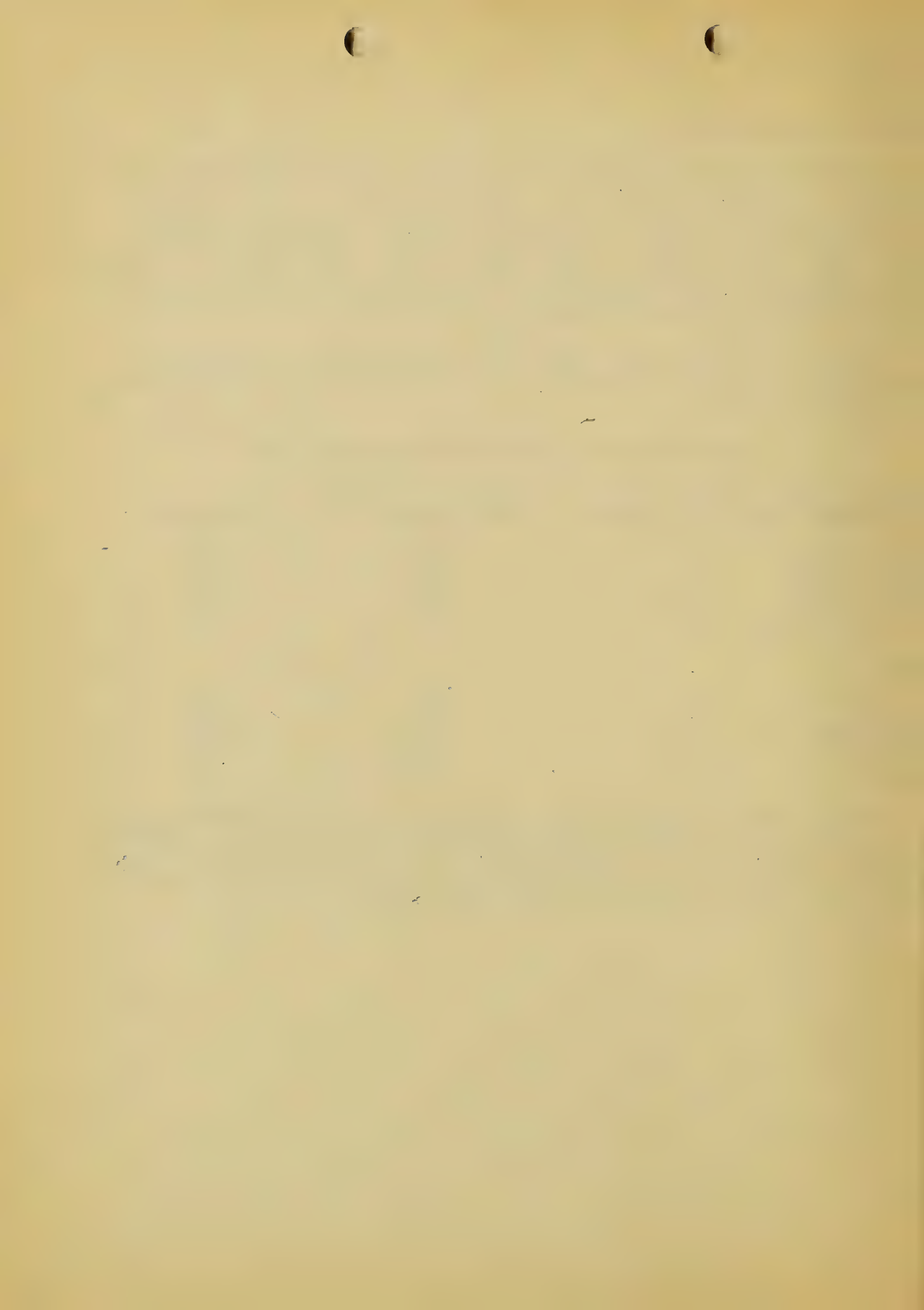


Table 67.-NET WORTH AT TIME OF FIRST STANDARD E.R. LOAN. Number and percentage of borrowers classified by net worth at time of first standard E.R. loan, by period of first standard loan

| Net worth at time of first standard loan | Total | | Borrowers receiving first standard loan between | | | |
|---|-----------|---------|--|--------------------|--------------------|--|
| | borrowers | | 8/1/36- 2/28/37 | 3/1/37- 2/28/38 | 3/1/38- 2/28/39 | |
| | Number | Percent | Percent | Percent | Percent | |
| -\$500 or more | 251 | 7.3 | 4.8 | 6.7 | 8.5 | |
| -\$499 to -\$1 | 309 | 9.0 | 8.6 | 9.0 | 9.3 | |
| \$1 to \$124 | 288 | 9.4 | 10.8 | 7.1 | 7.2 | |
| \$125 to \$249 | 563 | 10.5 | 11.8 | 11.2 | 8.6 | |
| \$250 to \$499 | 894 | 20.1 | 18.4 | 21.8 | 20.2 | |
| \$500 to \$999 | 737 | 22.7 | 22.5 | 23.9 | 22.1 | |
| \$1,000 to \$1,499 | 297 | 8.9 | 6.4 | 7.5 | 11.8 | |
| \$1,500 to \$1,999 | 154 | 4.5 | 5.3 | 3.7 | 4.4 | |
| \$2,000 to \$2,999 | 135 | 3.9 | 4.9 | 3.4 | 3.6 | |
| \$3,000 to \$4,999 | 127 | 3.5 | 4.9 | 2.6 | 2.9 | |
| \$5,000 and over | 51 | 1.5 | 2.0 | 1.1 | 1.3 | |
| Total | 333 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,449 | | 1,144 | 1,117 | 1,188 | |
| Number not reporting | 20 | | 12 | 4 | 4 | |
| Median net worth at time of first standard loan | \$435 | | \$445 | \$411 | \$450 | |

Note: A comparable table is also available for each State in the Region.

The median net worth (including real estate equities) of new borrowers in 1936-37 was higher than that of borrowers accepted in 1937-38, while that of borrowers accepted in 1938-39 was larger than in either of the previous periods. The medians in each of the 3 periods were \$445, \$411, and \$450, respectively. The proportion of borrowers with debts in excess of assets rose from 13 percent in the first period to 18 percent in the second and third periods. The proportions with a net worth of \$1,000 or more were 12 percent, 7 percent, and 9 percent, respectively, in the first, second, and third periods.

Table 38. NET WORTH AT TIME OF FIRST STANDARD LOAN. Number and percentage of borrowers classified by net worth at time of first standard loan by States

| Net worth at time of first standard loan | Borrower's State of residence at time of first standard loan | | | | | |
|---|---|---------|--------|---------|--------|---------|
| | Total | | North | | South | |
| | Number | Percent | Number | Percent | Number | Percent |
| -\$500 or more | 251 | 7.3 | 34 | 10.7 | 62 | 7.8 |
| -\$499 to -\$1 | 309 | 9.4 | 95 | 10.8 | 77 | 9.3 |
| \$0 to \$124 | 288 | 8.4 | 93 | 6.6 | 65 | 8.6 |
| \$125 to \$249 | 340 | 10.5 | 97 | 7.0 | 104 | 15.2 |
| \$250 to \$499 | 694 | 20.1 | 217 | 12.3 | 174 | 25.9 |
| \$500 to \$999 | 787 | 22.7 | 251 | 21.8 | 254 | 18.5 |
| \$1,000 to \$1,499 | 297 | 8.6 | 74 | 8.6 | 116 | 8.4 |
| \$1,500 to \$1,999 | 234 | 6.7 | 50 | 5.9 | 94 | 6.8 |
| \$2,000 to \$2,999 | 143 | 4.2 | 28 | 3.3 | 53 | 4.3 |
| \$3,000 to \$4,999 | 120 | 3.5 | 25 | 6.4 | 40 | 2.8 |
| \$5,000 and over | 51 | 1.5 | 12 | 3.1 | 10 | 0.8 |
| Total | 341 | 100.0 | 351 | 100.0 | 351 | 100.0 |
| Number reporting | 3,443 | | 1,380 | | 585 | |
| Number not reporting | 20 | | 6 | | 5 | |
| Median net worth at time of first standard loan | \$435 | | \$574 | | \$535 | |

With real estate equities included, North Dakota borrowers had the largest net worth at the time of the first standard loan, with a median of \$574, as compared to \$535 for South Dakota, \$405 for Nebraska, and \$401 for Kansas. North Dakota also had the largest proportion with a negative net worth and the largest proportion with at least \$2,000 equity in their assets.

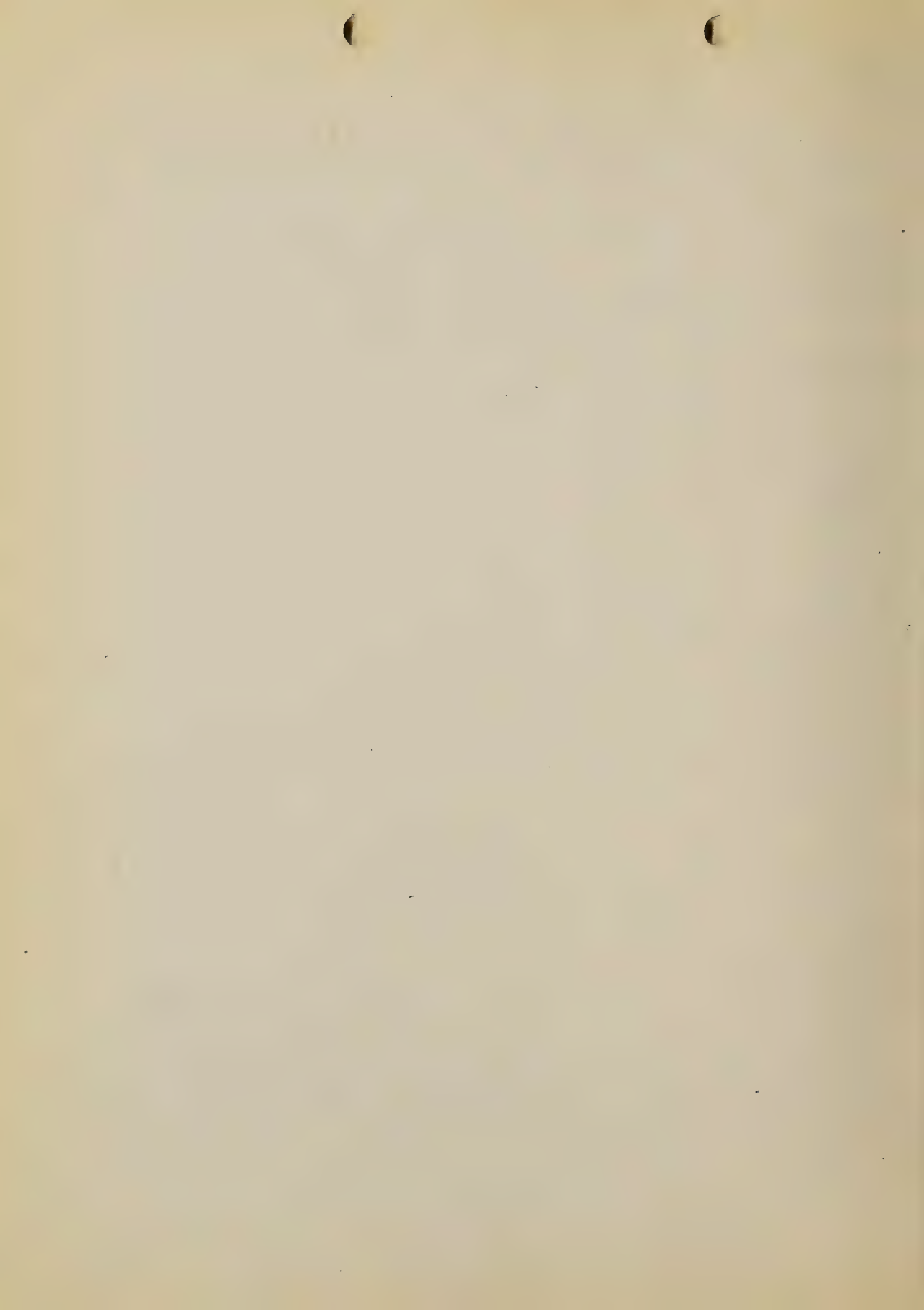
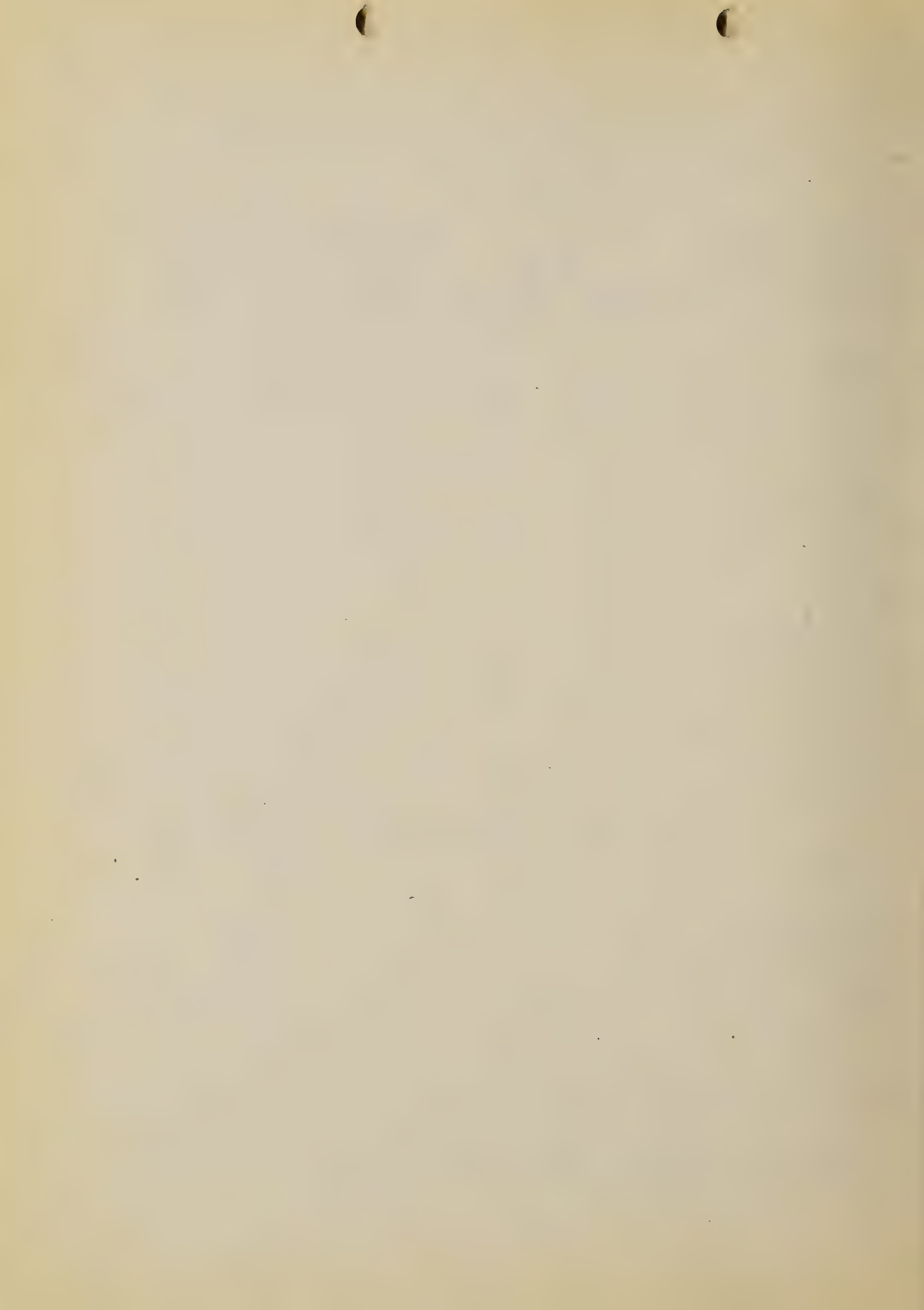


Table 89.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST STANDARD LOAN
Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard loan, by period of first standard loan

| Net worth, excluding equity in farm real estate, at time of first standard loan | Total | Borrowers receiving first standard loan between | | | |
|---|--------|---|----------------|----------------|----------------|
| | | 3/1/56-2/28/57 | 3/1/57-2/28/58 | 3/1/58-2/28/59 | 3/1/59-2/28/60 |
| | Number | Percent | Percent | Percent | Percent |
| -\$500 or more | 319 | 9.5 | 0.6 | 10.5 | 10.6 |
| -\$499 to -\$1 | 363 | 10.7 | 11.6 | 11.0 | 9.5 |
| \$0 to \$124 | 312 | 9.1 | 11.5 | 7.9 | 7.8 |
| \$125 to \$249 | 412 | 12.0 | 13.2 | 12.5 | 10.2 |
| \$250 to \$499 | 753 | 22.1 | 20.3 | 23.5 | 24.3 |
| \$500 to \$999 | 854 | 24.7 | 25.0 | 25.0 | 24.7 |
| \$1,000 to \$1,499 | 283 | 8.1 | 7.5 | 5.1 | 10.6 |
| \$1,500 to \$1,999 | 102 | 3.0 | 5.3 | 2.1 | 3.5 |
| \$2,000 to \$2,999 | 29 | 0.8 | 0.8 | 0.9 | 0.8 |
| \$3,000 to \$4,999 | 5 | 0.1 | 0.1 | 0.3 | 0.1 |
| \$5,000 and over | 3 | 0.1 | — | 0.2 | 0.1 |
| Total | 331 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 3,447 | 2,743 | 1,117 | 1,187 | |
| Number not reporting | 22 | 13 | 4 | 5 | |
| Median net worth, excluding equity in farm real estate, at time of first standard loan: | \$353 | \$316 | \$336 | \$361 | |

Notes: A comparable table is also available for each State in the Region.

There were no marked differences among borrowers of the first, second, and third periods in regard to the proportion with a negative net worth, excluding real estate, or as to the proportion having a net worth of \$1,500 or more. However, the median net worth was largest for borrowers entering the program during the third period, \$361, as compared to almost identical medians for the first and second periods, \$353 and \$316, respectively.



NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by States

| Net worth, excluding equity in farm real estate, at time of first standard loan | Percentages of borrowers | | | | | |
|--|--------------------------|---------|---------|----------|----------|---------|
| | Total | North | South | Illinois | Nebraska | Kansas |
| | Number | Percent | Percent | Percent | Percent | Percent |
| \$100 or more | 219 | 9.3 | 10.1 | 13.5 | 7.2 | 4.4 |
| \$100 to \$1,000 | 1,571 | 10.5 | 12.4 | 15.8 | 9.3 | 10.1 |
| \$1,000 to \$2,499 | 312 | 9.1 | 9.8 | 6.6 | 7.4 | 11.2 |
| \$2,500 to \$4,999 | 412 | 32.9 | 32.2 | 3.9 | 2.4 | 17.4 |
| \$5,000 to \$9,999 | 753 | 22.7 | 22.9 | 15.8 | 18.8 | 23.8 |
| \$10,000 to \$14,999 | 854 | 24.7 | 26.2 | 25.7 | 21.2 | 20.5 |
| \$15,000 to \$19,999 | 280 | 8.1 | 7.3 | 9.0 | 10.6 | 9.0 |
| \$20,000 to \$24,999 | 102 | 5.0 | 7.8 | 5.0 | 4.7 | 1.1 |
| \$25,000 to \$29,999 | 29 | 0.8 | 0.4 | 1.9 | 1.2 | 0.6 |
| \$30,000 to \$34,999 | 5 | 0.1 | 0.2 | --- | 0.2 | 0.2 |
| \$35,000 and over | 3 | 0.1 | 0.1 | 0.7 | 0.2 | --- |
| Total | 1,811 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Major recording | 3,447 | 21 | 21 | 21 | 21 | 21 |
| Major not recording | 22 | 5 | 6 | 5 | 5 | 7 |
| Median net worth, excluding equity in farm real estate, at time of first standard loan | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |

Twenty-nine percent of the borrowers in North Dakota had a negative net worth at the time of the first loan, when real estate equities are excluded. As compared to 20 percent in Nebraska, 18 percent in South Dakota, and 15 percent in Kansas. The median net worth was highest for South Dakota and lowest for Kansas, \$1,235 and \$1,012, respectively. The proportion of borrowers in North and South Dakota with a net worth of \$1,000 or more was about one and one-half times the proportion in Nebraska and about 2 times then in Kansas.

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classified by net worth, including equity in farm real estate, and by net worth, excluding equity in farm real estate, at time of first standard FMV

Not worth excluding equity in farm real estate at time of first standard con

\$500 : \$499 : 80 : 125 : \$250 : \$500 : \$1,000 : \$1,500 : \$2,000 : \$3,000 : \$5,000 :

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|---|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|
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| Year | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | |

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|-----|-----|-----|-----|-----|-----|-----|-----|----|---|---|---|
| 319 | 368 | 312 | 412 | 753 | 854 | 280 | 102 | 20 | 5 | 3 | 3 |
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(a) for each State in the Region, (b) for each of the 3 periods

of the face of each of the 3 periods of first standard loan.

relationship between net worth and net worth and

usually gives a lower net worth figure.

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Tables 72 and 73

Table 72

Fifty-seven percent of the borrowers for whom a record was available after entry had a lower net worth at the time of the last record than at the time of the first loan; 28 percent incurred a decrease of \$500 or more. Eighteen percent increased their net worth by \$500 or more. The median change was a decrease of \$111. Three-fourths of the first period, 46 percent of the second, and 37 percent of the third period borrowers had some decrease in their net worth by the time of their last record. The median changes were a decrease of \$443 and increases of \$61 and \$166 for first, second, and third period borrowers, respectively. All of the third period borrowers had been on the program 1 year at the time of their last record; the majority of the second period borrowers had been on 2 years; of the first period borrowers, more than half had been on the program 3 years; about one-fourth, 24 percent, had been on 2 years; and more than one-fifth, 22 percent, had been on 1 year.

Table 73

Fifty-seven percent of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported by 48, 54, and 77 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. Twenty-six percent of all borrowers incurred decreases of \$500 or more and 18 percent had increases of \$500 or more, excluding real estate. The median change for all borrowers with records was a loss of \$94; with an increase of \$32 for those with records 1 year after the first loan; a decrease of \$51 for those with records 2 years after the first loan, and a decrease of \$478 for those with records 3 years after the first loan. The borrowers with a 1-year record ending between 9/1/36-8/31/37 had a median decrease of \$189 while those with a 1-year record ending between 9/1/38-8/31/39 had a median increase of \$126. Borrowers with a 2-year record ending between 9/1/37-8/31/38 had a median decrease of \$440 while borrowers with a 2-year record ending between 9/1/38-8/31/39 had a median increase of \$91.

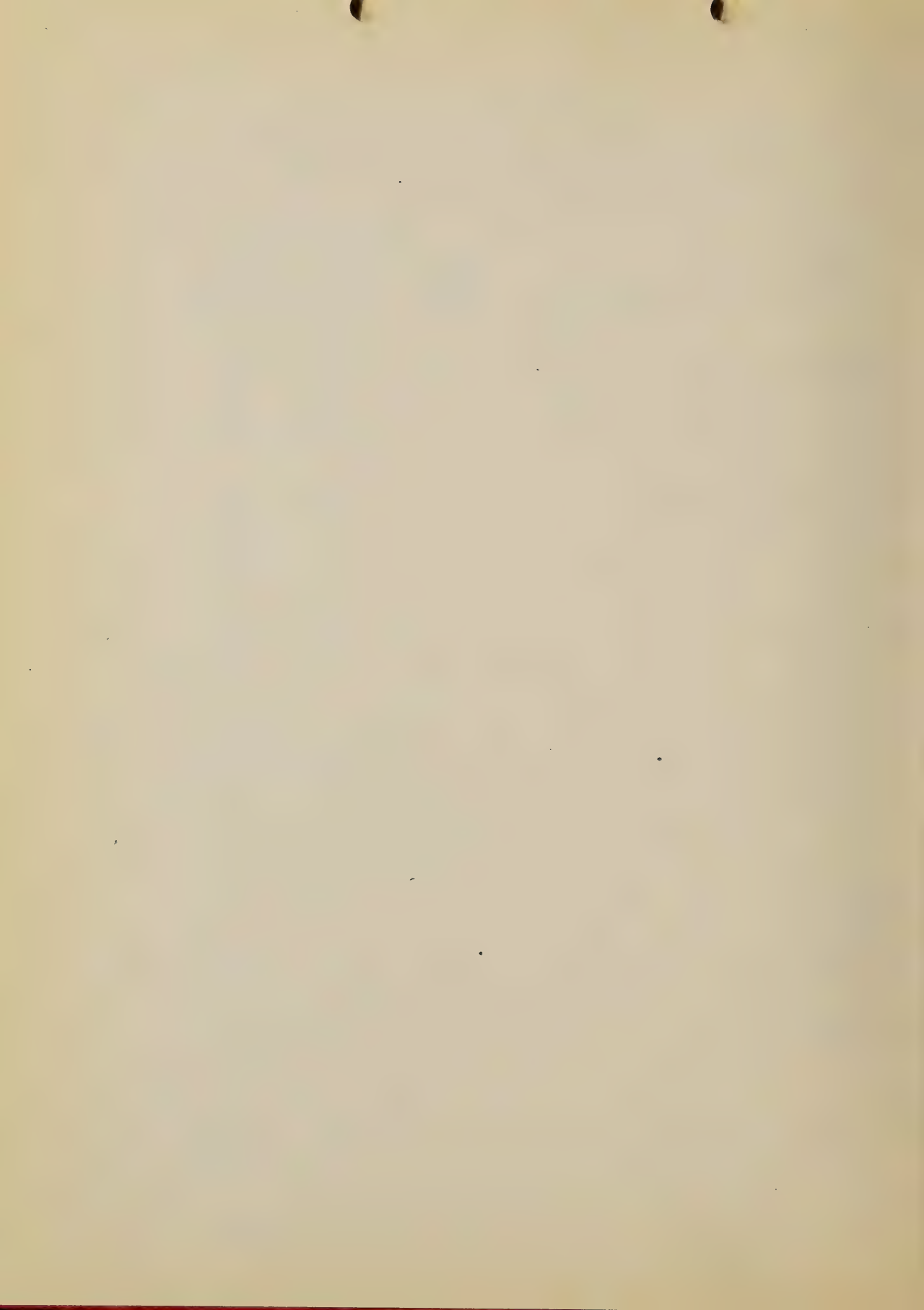


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Region VII

Table 72. CHANGES IN NET WORTH. Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan.

| Change in net worth | | | Borrowers receiving | | | |
|----------------------------|--------|-----------|-----------------------------|----------------|----------------|---------|
| | Total | borrowers | first standard loan between | | | |
| | | | 5/1/36-2/28/37 | 3/1/37-2/28/38 | 3/1/38-2/28/39 | 2/29/39 |
| | Number | Percent | Percent | Percent | Percent | Percent |
| -\$1,000 or more | 316 | 13.9 | 25.4 | 5.5 | 2.7 | |
| -\$999 to -\$500 | 332 | 14.6 | 21.2 | 10.6 | 6.2 | |
| -\$499 to -\$250 | 282 | 12.4 | 14.6 | 10.8 | 9.6 | |
| -\$249 to -\$125 | 168 | 8.3 | 7.4 | 8.8 | 2.4 | |
| -\$124 to -\$51 | 131 | 6.2 | 8.3 | 10.0 | 9.4 | |
| \$0 to \$124 | 170 | 7.9 | 6.5 | 6.2 | 9.1 | |
| \$125 to \$249 | 151 | 6.9 | 3.5 | 6.1 | 11.6 | |
| \$250 to \$499 | 229 | 10.1 | 3.4 | 13.9 | 13.3 | |
| \$500 to \$999 | 218 | 9.6 | 4.6 | 13.4 | 13.7 | |
| \$1,000 to \$1,999 | 121 | 5.7 | 3.4 | 6.9 | 6.7 | |
| \$2,000 and over | 75 | 3.2 | 1.4 | 3.2 | 7.9 | |
| Total | XX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,275 | | 1,019 | 251 | 405 | |
| Number not reporting 1/ | 10 | | 4 | 0 | 1 | |
| Median change in net worth | -\$111 | | \$443 | \$61 | \$166 | |

1/ Exclusive of 1,194 borrowers with no record after entry on RR program.



CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

| Change in net worth, excluding equity in farm real estate | Borrowers by number of crop years after first loan and specified last year of record | 1 ending between | | | 2 ending between | | | 3 ending between | | |
|--|--|------------------|----------------|----------------|------------------|----------------|----------------|------------------|----------------|---------|
| | | 9/1/35-8/31/37 | 9/1/37-8/31/38 | 9/1/38-8/31/39 | 9/1/37-8/31/38 | 9/1/38-8/31/39 | 9/1/38-8/31/39 | 9/1/38-8/31/39 | 9/1/38-8/31/39 | |
| Total | | 8/31/37 | 8/31/38 | 8/31/39 | 8/31/37 | 8/31/38 | 8/31/39 | 8/31/37 | 8/31/38 | 8/31/39 |
| Number | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent |
| \$1,000 or more | 250 | 11.0 | 4.4 | 10.0 | 3.9 | 2.5 | 10.8 | 26.4 | 3.1 | 23.0 |
| \$500 to \$999 | 338 | 15.0 | 10.1 | 18.3 | 7.7 | 7.7 | 13.3 | 20.5 | 9.7 | 25.5 |
| \$250 to \$499 | 285 | 12.5 | 11.1 | 15.5 | 10.3 | 9.7 | 11.6 | 13.4 | 10.7 | 16.4 |
| \$125 to \$249 | 216 | 9.5 | 10.8 | 12.8 | 8.4 | 10.6 | 9.5 | 8.6 | 9.9 | 7.2 |
| \$124 to \$1 | 198 | 8.7 | 11.2 | 12.3 | 14.2 | 10.0 | 8.3 | 5.4 | 9.7 | 4.9 |
| \$0 to \$124 | 192 | 8.4 | 10.1 | 11.0 | 11.6 | 9.3 | 8.4 | 6.3 | 9.5 | 5.6 |
| \$125 to \$249 | 164 | 7.2 | 9.1 | 4.6 | 9.7 | 10.6 | 7.9 | 6.7 | 8.5 | 2.9 |
| \$250 to \$499 | 228 | 10.0 | 13.0 | 7.3 | 15.5 | 14.5 | 10.6 | 5.0 | 13.4 | 3.8 |
| \$500 to \$999 | 220 | 9.7 | 11.2 | 4.1 | 9.7 | 14.2 | 10.5 | 3.3 | 13.9 | 5.8 |
| \$1,000 to \$1,999 | 121 | 5.3 | 5.0 | 1.8 | 7.1 | 5.6 | 6.8 | 2.9 | 8.7 | 4.0 |
| \$2,000 and over | 62 | 2.7 | 4.0 | 2.3 | 1.9 | 5.2 | 2.3 | 1.3 | 2.9 | 0.9 |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 2,274 | 995 | 219 | 165 | 621 | 724 | 239 | 485 | 555 | |
| Median change in net worth, excluding equity in farm real estate | 11 | 6 | 3 | 1 | 2 | 5 | 2 | 5 | 5 | |
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entry in file or print or with the name in the entry, submitted from real entries. Entries of entries is identified by the name of the standard form and by change in net worth, excluding entry in firm real estate, at time of last record after entry on standard RR program

| Not worth, excluding equity in farm real estate, at time of first standard loan | | Borrowers by classes | | | | | | | | | | | | Not worth, excluding equity in farm real estate | | | | | | | | | | | |
|---|-------|----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| | Total | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | |
| \$500 and over | 224 | 17 | 13 | 5 | 6 | 12 | 0 | 11 | 10 | 40 | 50 | 51 | 1 | | | | | | | | | | | | |
| \$400 to \$499 | 263 | 22 | 12 | 25 | 25 | 13 | 10 | 19 | 40 | 42 | 26 | 3 | | | | | | | | | | | | | |
| \$300 to \$399 | 229 | 21 | 25 | 35 | 14 | 22 | 29 | 21 | 34 | 21 | 7 | 1 | | | | | | | | | | | | | |
| \$200 to \$299 | 272 | 21 | 36 | 55 | 36 | 21 | 29 | 29 | 34 | 26 | 4 | 1 | | | | | | | | | | | | | |
| \$150 to \$199 | 514 | 51 | 76 | 55 | 59 | 67 | 54 | 44 | 67 | 41 | 19 | 2 | | | | | | | | | | | | | |
| \$100 to \$149 | 539 | 60 | 102 | 99 | 65 | 57 | 49 | 32 | 28 | 39 | 11 | 2 | | | | | | | | | | | | | |
| \$1,000 to \$1,499 | 161 | 40 | 38 | 22 | 16 | 8 | 7 | 6 | 9 | 8 | 4 | 3 | | | | | | | | | | | | | |
| \$1,500 to \$1,999 | 58 | 24 | 15 | 5 | 1 | 1 | 2 | 2 | 5 | 3 | 1 | 2 | | | | | | | | | | | | | |
| \$2,000 to \$2,999 | 17 | 11 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | | | | | | | | | | | | |
| \$3,000 to \$3,999 | 3 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | | | | | | | | | | | | |
| \$4,000 and over | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | | | | | | | | | | | | |
| Total | 2,285 | 250 | 538 | 285 | 216 | 198 | 192 | 164 | 122 | 220 | 121 | 62 | | | | | | | | | | | | | |

1. Exclusive of 1,184 borrowers with no record after entry on RE program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

As a whole, the larger the net worth, exclusive of the equity in farm real estate, at the time of the first standard loan, the larger the proportion having a decrease in net worth by the time of the last record.



Table 75. ASSETS AT TIME OF FIRST OR 10th. Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

| Value of assets at time of first standard loan | Total | | Borrowers receiving | | |
|---|---------|---------|-----------------------------|---------|---------|
| | | | first standard loan between | | |
| | Number | Percent | 3/1/36- | 3/1/37- | 5/1/38- |
| | | | 2/28/37 | 2/28/38 | 2/28/39 |
| | | | Percent | Percent | Percent |
| less than \$125 | 81 | 2.6 | 5.2 | 1.3 | 1.4 |
| \$125 to \$249 | 161 | 4.7 | 7.1 | 2.8 | 4.1 |
| \$250 to \$499 | 586 | 10.6 | 11.7 | 9.6 | 10.2 |
| \$500 to \$999 | 848 | 24.3 | 21.0 | 21.1 | 21.0 |
| \$1,000 to \$1,499 | 379 | 19.7 | 15.4 | 23.5 | 20.0 |
| \$1,500 to \$1,999 | 380 | 11.0 | 9.8 | 11.5 | 11.8 |
| \$2,000 to \$2,999 | 350 | 10.1 | 10.2 | 8.4 | 10.6 |
| \$3,000 to \$3,999 | 141 | 4.2 | 3.7 | 4.3 | 3.6 |
| \$4,000 to \$4,999 | 187 | 5.4 | 7.8 | 4.1 | 4.5 |
| \$5,000 to \$9,999 | 158 | 4.8 | 5.6 | 4.1 | 4.4 |
| \$10,000 and over | 37 | 2.8 | 3.0 | 2.0 | 2.8 |
| Total | 3111 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 3,449 | | 1,144 | 1,117 | 1,189 |
| Number not reporting | 20 | | 12 | 4 | 4 |
| Median value of assets at time of first standard loan | \$1,225 | | \$1,161 | \$1,191 | \$1,254 |

More than two-fifths, 42 percent, of the borrowers had assets, including real estate, of less than \$1,000 at the time of the first standard loan. The median amount of assets increased from period to period, being \$1,161, \$1,191, and \$1,254 for the first, second, and third period borrowers, respectively.



Table 16. - NUMBER OF COWS AT TIME OF FIRST RR LOAN. Number and percentage of borrowers classified by number of cows owned at time of first standard RR loan.

| Number of cows at time of first standard loan | Total Borrowers | |
|--|--------------------|---------|
| | Number | Percent |
| No cows, no other cattle | 588 | 27.4 |
| 1 | 330 | 9.6 |
| 2 | 411 | 12.2 |
| 3 | 304 | 9.0 |
| 4 | 109 | 9.2 |
| 5 to 9 | 828 | 24.5 |
| 10 to 19 | 208 | 6.2 |
| 20 to 39 | 17 | 0.5 |
| 40 and over | 5 | 0.1 |
| No cows, but 1 or more other cattle | 372 | 11.0 |
| Cattle, type unknown | 3 | 0.1 |
| By mail | 1,571 | 46.2 |
| Number not reporting | 96 | |

At the time of entry on the RR program 17 percent of the borrowers had no cows or other cattle. More than one-fifth, 22 percent, had 1 or 2 cows; one-fourth had 5 to 9 cows. Less than 2 percent had 20 or more cows. The proportion of borrowers without any cattle was slightly larger than the percentage who had been farm laborers or "nonfarms" during the major part of the year before the first loan.



TABLE 7. BORROWERS CLASSIFIED BY NUMBER OF COWS OWNED AT TIME OF LAST RECORD AFTER ENTRY ON STANDARD RR PROGRAM, BY NUMBER OF CROP YEARS AFTER FIRST LOAN

| Number of cows at time of last record after entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|--|--------|---------|---|---------|---------|---------|
| | Number | Percent | 1 year | 2 years | 3 years | 4 years |
| Less than 1 | 20 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 |
| 1 | 77 | 3.3 | 3.3 | 2.1 | 2.1 | 2.1 |
| 2 | 101 | 4.4 | 5.2 | 5.1 | 2.2 | 2.2 |
| 3 | 162 | 7.1 | 7.5 | 6.8 | 5.4 | 5.4 |
| 4 | 205 | 9.0 | 9.9 | 8.3 | 8.3 | 8.3 |
| 5 to 9 | 371 | 29.5 | 31.5 | 30.0 | 25.6 | 25.6 |
| 10 to 19 | 173 | 8.1 | 8.1 | 8.1 | 8.1 | 8.1 |
| 20 or more | 55 | 2.3 | 2.9 | 1.3 | 2.4 | 2.4 |
| No cows, but 1 or more other cattle | 141 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 |
| Cattle, type unknown | 1 | .4 | 0.1 | 0.1 | 0.1 | 0.1 |
| Total | 2,277 | 100.0 | 99.7 | 72.0 | 10.0 | 10.0 |
| Number reporting | 2,277 | | 997 | 720 | 553 | 553 |
| Number not reporting 1/ | | | | | | |

* Less than 0.05 percent.

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Only 2 percent of the borrowers had no cattle at the time of their last record after entry on RR and one third were reported as having 1 or more other cattle. Only 2 percent had 2 or 3 cows and 30 percent had from 5 to 9 cows. Only 3 percent had 20 or more cows. There was no marked relationship between the number of cows and the length of time on the program.



Table 78.—NUMBER OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

| Number of hens at time of first standard loan | Borrowers by number of cows at time of last record after entry on RR | No cows, but: Cattle, more other cattle: type: unknown: | | | | | | | | | |
|--|--|---|---|---|---|---|---|---|---|---|---|
| | | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: | No cows, but: Cattle, more other cattle: type: unknown: |
| No cows, no other cattle | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. |
| 1 | 224 | 3 | 15 | 18 | 24 | 25 | 52 | 9 | 2 | 76 | 1 |
| 2 | 236 | 2 | 7 | 26 | 25 | 33 | 78 | 15 | 4 | 103 | 2 |
| 3 | 224 | 2 | 10 | 9 | 32 | 27 | 51 | 7 | 2 | 84 | 1 |
| 4 | 234 | 3 | 6 | 10 | 15 | 35 | 80 | 14 | 1 | 68 | 1 |
| 5 to 9 | 577 | 6 | 8 | 7 | 22 | 33 | 252 | 66 | 10 | 169 | 1 |
| 10 to 19 | 140 | 2 | 1 | 2 | 2 | 26 | 52 | 16 | 1 | 36 | 1 |
| 20 to 39 | 10 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 |
| 40 and over | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No cows, but 1 or more other cattle | 143 | 3 | 7 | 7 | 8 | 9 | 27 | 12 | 4 | 65 | 1 |
| Cattle, type unknown | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Unknown | 38 | 1 | 2 | 1 | 4 | 8 | 8 | 5 | 1 | 7 | 2 |
| Total 1/ | 2,285 | 50 | 73 | 101 | 162 | 205 | 671 | 208 | 52 | 747 | 8 |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.



Table 79. NUMBER OF HENS AT TIME OF FIRST RR LOAN:
Number and percentage of borrowers clas-
sified by number of hens owned at time
of first standard RR loan

| Number of hens at time of first standard loan | Total borrowers | |
|--|--------------------|-------|
| No hens, no other poultry | 529 | 15.6 |
| 1 to 24 | 445 | 13.1 |
| 25 to 49 | 535 | 15.7 |
| 50 to 74 | 392 | 11.6 |
| 75 to 99 | 128 | 3.7 |
| 100 to 149 | 211 | 6.2 |
| 150 to 199 | 40 | 1.2 |
| 200 and over | 32 | 0.9 |
| No hens, but other poultry | 179 | 5.3 |
| Poultry, type unknown | 956 | 28.2 |
| Total | 2,207 | 100.0 |
| Number not reporting | 79 | |

Nearly one-sixth of the borrowers had no hens or other poultry at the time of the first standard loan; this is slightly larger than the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. While interpretation of the data on size of flock is difficult because 28 percent of the borrowers had poultry but the number of hens was not reported, it is evident that the majority have flocks of less than 75 hens.



Table 80. NUMBER OF HENS LAST RR RECORDED. Number and percentages of borrowers classified by number of hens owned at time of last record after entry on standard RR program, by number of crop years after first loan

| Number of hens at time of last record after: entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|---|-----------|---------|---|---------|---------|--|
| | borrowers | | 1 year | 2 years | 3 years | |
| | Number | Percent | Percent | Percent | Percent | |
| No hens, no other poultry | 115 | 5.1 | 4.6 | 5.6 | 4.9 | |
| \$1 to \$24 | 80 | 3.5 | 3.8 | 4.0 | 2.4 | |
| \$25 to \$49 | 169 | 7.5 | 8.1 | 6.9 | 7.3 | |
| \$50 to \$74 | 143 | 6.3 | 7.0 | 8.8 | 4.4 | |
| \$75 to \$99 | 68 | 3.0 | 2.9 | 3.5 | 2.5 | |
| \$100 to \$149 | 89 | 3.9 | 4.7 | 3.2 | 3.4 | |
| \$150 to \$199 | 33 | 1.5 | 1.6 | 1.7 | 0.9 | |
| \$200 and over | 23 | 1.0 | 1.1 | 1.1 | 0.7 | |
| No hens, but other poultry | 96 | 4.2 | 4.2 | 3.7 | 4.3 | |
| Poultry, type unknown | 1,448 | 64.0 | 62.0 | 63.3 | 66.6 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,224 | | 996 | 720 | 551 | |
| Number not reporting 1/ | 21 | | 8 | 9 | 4 | |

1/ Exclusive of 1,164 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 5 percent of the borrowers had no hens or other poultry. Interpretation of the data on size of flock is difficult because almost two-thirds, 64 percent, of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of 25 to 74 hens were most common.



number of loans owned at time of first standard loan and at time of last record after entry on standard Rk program

[illegible]

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 5) after first standard loan.

There was a marked tendency for borrowers who had no poultry before RR to go into poultry, and a general tendency for other borrowers to increase their number of hens after entry on RR but the fact that the number of hens was unknown for 84 percent at the time of their last record - although they were known to have had poultry - makes it difficult to see just what the shifts were in size of flock for those who



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Table 84—NUMBER OF COWS AND HENS AT TIME OF FIRST RR LOAN: Number of borrowers classified by number of cows owned and by number of hens owned at time of first standard RR loan

| Number of cows at time of first standard loan | Borrowers by number of hens at time of first standard loan | | | | | | | | | | | | |
|--|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | No. cows, no other cattle | No. hens, 1 to 25 | No. hens, 26 to 49 | No. hens, 50 to 74 | No. hens, 75 to 99 | No. hens, 100 to 149 | No. hens, 150 to 199 | No. hens, 200 to 249 | No. hens, 250 to 299 | No. hens, 300 to 349 | No. hens, 350 to 399 | No. hens, 400 to 449 | No. hens, 450 to 499 |
| | | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry | Total no other poultry |
| No. cows, no other cattle | | | | | | | | | | | | | |
| 1 | 520 | 48 | 72 | 51 | 22 | 16 | 10 | 3 | 5 | 25 | 70 | 2 | 8 |
| 2 | 411 | 37 | 66 | 71 | 55 | 17 | 17 | 2 | 5 | 27 | 108 | 2 | 10 |
| 3 | 304 | 17 | 49 | 57 | 50 | 8 | 12 | 6 | 4 | 14 | 87 | 2 | 1 |
| 4 | 303 | 20 | 48 | 64 | 49 | 17 | 23 | 4 | 4 | 12 | 73 | 1 | 4 |
| 5 to 9 | 929 | 38 | 105 | 133 | 137 | 60 | 87 | 16 | 12 | 35 | 198 | 2 | 8 |
| 10 to 19 | 209 | 17 | 20 | 36 | 40 | 8 | 13 | 4 | 3 | 15 | 61 | 2 | 2 |
| 20 to 29 | 17 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 13 | 2 | 2 |
| 30 and over | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 4 | 2 | 2 |
| No cows, but 1 or more other cattle | 372 | 52 | 16 | 29 | 12 | 6 | 7 | 1 | 2 | 24 | 230 | 1 | 13 |
| Cattle, type unknown | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 1 | 1 |
| Unknown | 92 | 1 | 9 | 14 | 4 | 3 | 2 | 5 | 1 | 2 | 24 | 2 | 23 |
| Total | 3,459 | 529 | 445 | 533 | 392 | 139 | 145 | 40 | 32 | 179 | 956 | 1 | 79 |

At the time of the first standard loan, 10 percent of the borrowers had neither poultry nor cattle, 5 percent had cattle but no poultry, and 8 percent had poultry but not cattle. Seventy-six percent of the borrowers had both some cattle and some poultry.



Table 83. NUMBER OF COWS AND HENS LAST RR RECORD: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

| Number of cows at time of last record after entry on RR | Borrowers by number of hens at time of last record after entry on RR | Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program | | | | | | | | | | | | | | |
|--|--|--|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|-----|-----|-----|------------|
| | | No hens, 1 or less | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 or more |
| No cows, no other cattle | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. |
| 1 | 73 | 5 | 3 | 3 | 5 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | 101 | 10 | 7 | 9 | 7 | 3 | 6 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 3 | 162 | 7 | 10 | 13 | 10 | 10 | 6 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 4 | 205 | 18 | 6 | 20 | 22 | 10 | 13 | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 5 to 9 | 671 | 13 | 32 | 73 | 56 | 23 | 32 | 13 | 5 | 30 | 392 | 2 | 2 | 2 | 2 | 2 |
| 10 to 19 | 208 | 9 | 6 | 17 | 12 | 8 | 11 | 3 | 4 | 4 | 131 | 3 | 3 | 3 | 3 | 3 |
| 20 to 39 | 52 | 1 | 1 | 2 | 4 | 3 | 3 | 1 | 1 | 1 | 35 | 1 | 1 | 1 | 1 | 1 |
| 40 and over | 7 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 5 | 1 | 1 | 1 | 1 | 1 |
| No cows, but 1 or more other cattle | 747 | 33 | 15 | 29 | 25 | 11 | 13 | 5 | 9 | 38 | 564 | 5 | 5 | 5 | 5 | 5 |
| Cattle, type unknown | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Unknown | 8 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total 1/ | 2,285 | 115 | 80 | 169 | 143 | 68 | 89 | 33 | 23 | 96 | 1,448 | 21 | 21 | 21 | 21 | 21 |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

At the time of the last record, about 9 out of every 10 borrowers, 94 percent, had both poultry and cattle.



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Table 84.-NUMBER OF SOWS AT TIME OF FIRST RR LOAN;
Number and percentage of borrowers clas-
sified by number of sows owned at time
of first standard RR loan

| Number of sows at time of first standard loan | Total | |
|--|-----------|---------|
| | borrowers | |
| | Number | Percent |
| No sows, no other hogs | 1,634 | 51.3 |
| 1 | 366 | 11.5 |
| 2 | 252 | 7.9 |
| 3 | 100 | 3.1 |
| 4 | 45 | 1.4 |
| 5 | 38 | 1.2 |
| 6 to 10 | 34 | 1.1 |
| 11 or more | 4 | 0.1 |
| No sows, but 1 or more other hogs | 712 | 22.3 |
| Hogs, type unknown | 4 | 0.1 |
| Total reporting | 3,189 | 100.0 |
| Number not reporting | 260 | |

More than half, 51 percent, of the borrowers had no hogs at the time of their first standard loan; 12 percent had 1 sow. More than one-fifth, 22 percent, had no sow but did have 1 or more other hogs. The proportion without hogs was almost 4 times the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

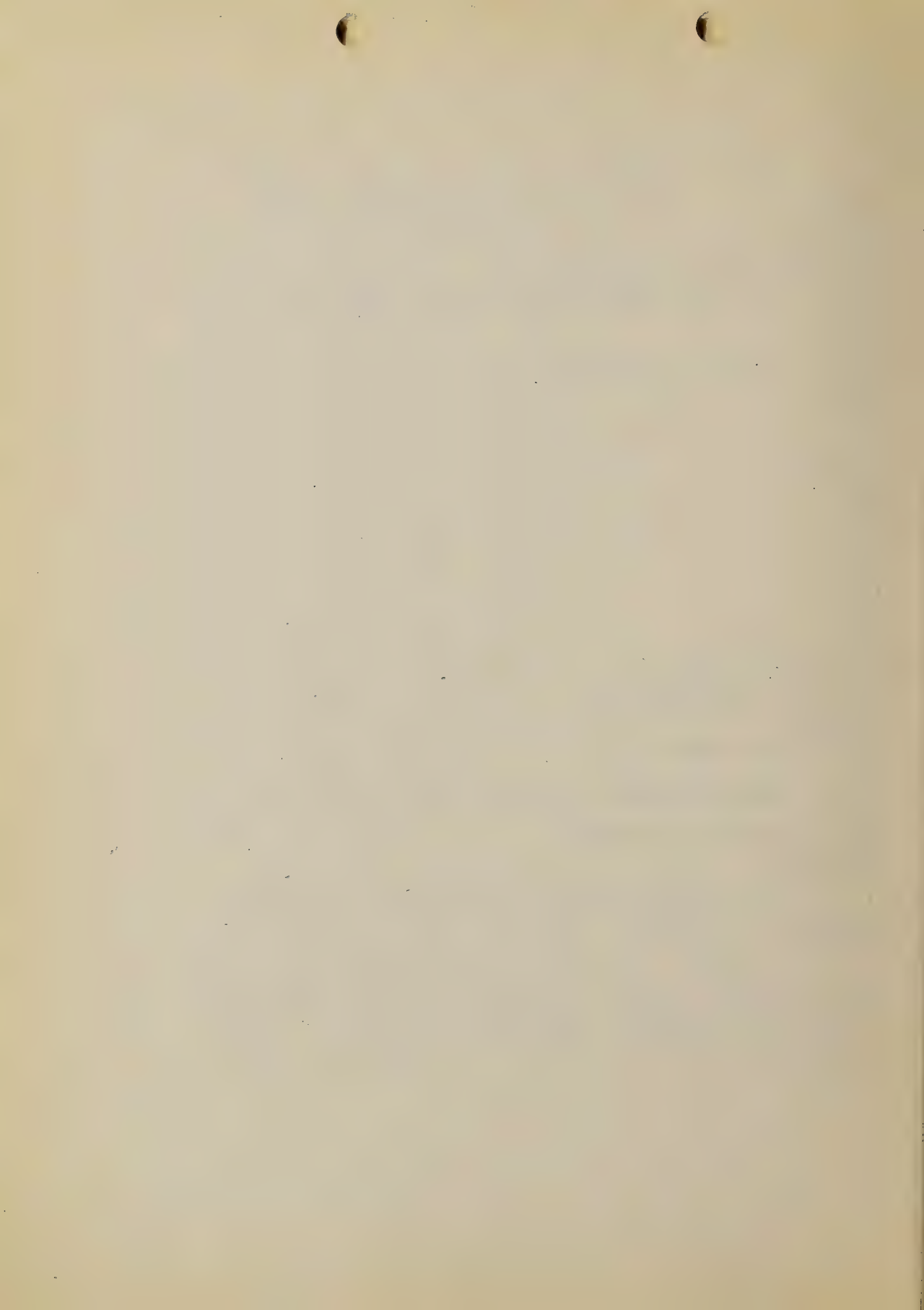


Table 85. NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

| Number of sows at time of last record after entry on RR | Total | | Borrowers by number of crop years after first loan | | | |
|--|-----------|---------|---|---------|---------|---------|
| | borrowers | | | | | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| No sows, no other hogs | 523 | 23.6 | 20.3 | 25.2 | 27.3 | |
| 1 | 159 | 6.3 | 8.6 | 6.2 | 2.4 | |
| 2 | 84 | 3.8 | 4.3 | 3.2 | 3.7 | |
| 3 | 52 | 2.3 | 2.2 | 2.7 | 2.2 | |
| 4 | 33 | 1.5 | 1.9 | 1.0 | 1.5 | |
| 5 | 24 | 1.1 | 1.3 | 1.3 | 0.5 | |
| 6 to 10 | 50 | 2.3 | 1.8 | 2.4 | 2.9 | |
| 11 or more | 7 | 0.3 | 0.3 | 0.3 | 0.4 | |
| No sows, 1 or more other hogs | 1,295 | 56.4 | 56.9 | 57.7 | 58.2 | |
| Hogs, type unknown | 9 | 0.4 | 0.4 | --- | 0.9 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,214 | | 959 | 709 | 548 | |
| Number not reporting 1/ | 71 | | 42 | 20 | 9 | |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Nearly one-fourth, 24 percent, of the borrowers had no hogs at the time of their last record after entry on RR. Fifty-eight percent of the borrowers reported they had no sows but did have 1 or more other hogs. One or 2 sows were most common for those reporting the number. The proportion of borrowers reporting no hogs increased by length of time on the program.

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TABLE NO. 1 NUMBER OF SOWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

| Number of sows at time of first standard loan | Borrowers by number of sows at time of last record after entry on RR | No sows, 1 or more | | | | | | | | | | |
|---|--|--------------------|-----|-----|-----|-----|-----|-----|-----|-------|-----|-----|
| | | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. |
| No sows, no other hogs | 1,137 | 372 | 72 | 39 | 18 | 18 | 10 | 16 | 3 | 571 | 6 | 12 |
| 1 | 278 | 54 | 19 | 8 | 9 | 3 | 1 | 4 | 1 | 173 | 2 | 6 |
| 2 | 198 | 32 | 13 | 11 | 5 | 3 | 2 | 8 | 1 | 123 | 1 | 1 |
| 3 | 79 | 6 | 4 | 4 | 3 | 1 | 1 | 3 | 1 | 64 | 1 | 3 |
| 4 | 35 | 3 | 3 | 1 | 1 | 3 | 1 | 1 | 1 | 21 | 1 | 1 |
| 5 | 30 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 26 | 1 | 1 |
| 6 to 10 | 23 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 17 | 1 | 1 |
| 11 or more | 4 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 |
| No sows, 1 or more other hogs | 374 | 60 | 26 | 17 | 9 | 4 | 4 | 10 | 2 | 247 | 1 | 6 |
| Hogs, type unknown | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 |
| Unknown | 124 | 3 | 3 | 4 | 7 | 1 | 3 | 3 | 1 | 57 | 1 | 45 |
| Total 1/ | 2,285 | 623 | 189 | 84 | 52 | 33 | 24 | 50 | 7 | 1,293 | 9 | 71 |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had hogs at the time of the first loan had none at the time of the last record and about one-third of those who previously had no hogs still had none, the general tendency was an increase in hog-raising.



Table 91. LIABILITIES AT TIME OF FIRST RE LOAN:
Number and percentage of borrowers
classified by liabilities at time of
first standard RE loan

| Liabilities at time of first standard loan : | Total | |
|---|-----------|---------|
| | borrowers | |
| | Number | Percent |
| \$0 | 207 | 6.0 |
| \$1 to \$124 | 467 | 13.5 |
| \$125 to \$249 | 300 | 8.7 |
| \$250 to \$499 | 482 | 14.0 |
| \$500 to \$749 | 357 | 10.1 |
| \$750 to \$999 | 319 | 9.2 |
| \$1,000 to \$1,499 | 382 | 11.1 |
| \$1,500 to \$1,999 | 230 | 6.7 |
| \$2,000 to \$2,999 | 252 | 7.5 |
| \$3,000 to \$4,999 | 221 | 6.9 |
| \$5,000 and over | 219 | 6.3 |
| Total reporting | 5,451 | 100.0 |
| Number not reporting | 16 | |
| Median liabilities | \$693 | |

Only 6 percent of the borrowers reported no liabilities at the time of their first loan. Another 36 percent had liabilities of less than \$500.

Twenty-seven percent owed \$1,500 or more and about 1 out of 16 had liabilities of \$5,000 or more. The median liabilities was \$693. These data include real estate mortgages.



Table 92.-CHANGE IN LIABILITIES. Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

| Change in liabilities | Total | | Borrowers by number of crop years after first loan | | | |
|------------------------------|-----------|---------|--|---------|---------|---------|
| | borrowers | | | | | |
| | Number | Percent | 1 year | 2 years | 3 years | |
| | | | Percent | Percent | Percent | Percent |
| -\$1,000 or more | 154 | 6.8 | 3.5 | 7.6 | 4.7 | |
| -\$999 to -\$500 | 60 | 2.6 | 2.9 | 2.2 | 2.7 | |
| -\$499 to -\$250 | 64 | 2.8 | 3.8 | 2.9 | 0.9 | |
| -\$249 to -\$125 | 70 | 3.1 | 3.5 | 3.6 | 1.6 | |
| -\$124 to -\$1 | 61 | 2.7 | 3.4 | 3.2 | 0.7 | |
| \$0 to \$124 | 117 | 5.1 | 5.9 | 6.5 | 2.0 | |
| \$125 to \$249 | 167 | 7.5 | 7.6 | 9.9 | 3.4 | |
| \$250 to \$499 | 382 | 16.8 | 23.0 | 15.2 | 7.7 | |
| \$500 to \$999 | 601 | 26.4 | 27.6 | 26.7 | 24.1 | |
| \$1,000 to \$1,999 | 491 | 21.6 | 13.3 | 18.5 | 40.5 | |
| \$2,000 and over | 109 | 4.8 | 1.7 | 3.7 | 11.7 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 2,276 | | 937 | 724 | 555 | |
| Number not reporting 1/ | 9 | | 4 | 5 | — | |
| Median change in liabilities | \$552 | | \$419 | \$482 | \$1,051 | |

1/ Exclusive of 1,184 borrowers with no record after entry on RR program.



Table 24. LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST STANDARD RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

| Liabilities as percentage of assets: at time of first standard loan : | Total | | Borrowers receiving first standard loan between: | | | |
|---|-----------|---------|---|----------------------|----------------------|--|
| | borrowers | | 3/1/36- 2/28/37 : | 3/1/37- 2/28/38 : | 3/1/38- 2/29/39 : | |
| | Number | Percent | Percent | Percent | Percent | |
| No liabilities | 206 | 6.0 | 8.5 | 5.8 | 5.6 | |
| Less than 20 | 462 | 13.4 | 14.8 | 10.8 | 14.6 | |
| 20 to 39.9 | 577 | 16.7 | 18.3 | 17.2 | 15.7 | |
| 40 to 59.9 | 659 | 19.3 | 18.7 | 17.8 | 20.8 | |
| 60 to 79.9 | 587 | 17.1 | 14.2 | 15.0 | 15.4 | |
| 80 to 99.9 | 334 | 9.1 | 10.4 | 11.2 | 9.6 | |
| 100 to 119.9 | 167 | 4.4 | 5.4 | 4.1 | 5.6 | |
| 120 to 139.9 | 115 | 3.2 | 3.3 | 4.3 | 3.5 | |
| 140 to 159.9 | 34 | 1.0 | 1.4 | 2.0 | 2.2 | |
| 160 to 199.9 | 87 | 2.5 | 1.9 | 3.4 | 3.4 | |
| 200 and over | 118 | 3.4 | 2.5 | 3.4 | 4.4 | |
| Total | KKX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,446 | | 1,142 | 1,116 | 1,188 | |
| Number not reporting | 23 | | 14 | 5 | 4 | |

Only 6 percent of the borrowers reported no liabilities at the time of their first standard loan. For nearly one-half of the borrowers, 49 percent, the liabilities reported amounted to less than 60 percent of all the assets reported.

About 1 borrower in 6 had liabilities which equalled or exceeded assets.

TABLE NO. ASSETS AND LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST STANDARD LOAN. NUMBER OF BORROWERS CLASSIFIED BY VALUE OF ASSETS AND BY LIABILITIES AS A PERCENTAGE OF ASSETS AT TIME OF FIRST STANDARD RR LOAN

| Value of assets at time of first standard loan | No. | Liabilities as percentage of assets at time of first standard loan | No. | least 20 | 40 | 60 | 80 | 100 | 120 | 140 | 160 | 200 | over |
|--|--------|--|------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------|
| of first standard loan | No. | less than 20 | 20 to 39.9 | 40 to 59.9 | 60 to 79.9 | 80 to 99.9 | 100 to 119.9 | 120 to 139.9 | 140 to 159.9 | 160 to 179.9 | 180 to 199.9 | 200 and over | No. |
| less than \$125 | 91 | 37 | 15 | 5 | 7 | 2 | 3 | 3 | 2 | 2 | 14 | 5 | |
| \$125 to \$249 | 161 | 46 | 27 | 28 | 19 | 7 | 2 | 2 | 1 | 1 | 7 | 6 | |
| \$250 to \$499 | 386 | 66 | 93 | 61 | 60 | 31 | 18 | 13 | 7 | 10 | 7 | 8 | |
| \$500 to \$999 | 828 | 42 | 137 | 182 | 147 | 102 | 60 | 29 | 33 | 13 | 17 | 24 | |
| \$1,000 to \$1,499 | 678 | 10 | 63 | 116 | 127 | 123 | 91 | 45 | 29 | 19 | 22 | 37 | |
| \$1,500 to \$1,999 | 380 | 3 | 29 | 60 | 67 | 73 | 51 | 24 | 18 | 6 | 15 | 14 | |
| \$2,000 to \$2,999 | 350 | 2 | 26 | 63 | 78 | 70 | 41 | 28 | 14 | 9 | 15 | 10 | |
| \$3,000 to \$3,999 | 145 | 1 | 10 | 18 | 41 | 36 | 20 | 9 | 4 | 3 | 2 | 2 | |
| \$4,000 to \$4,999 | 157 | 2 | 11 | 26 | 36 | 32 | 37 | 12 | 5 | 2 | 2 | 2 | |
| \$5,000 to \$9,999 | 166 | 1 | 7 | 17 | 44 | 54 | 25 | 12 | 3 | 1 | 1 | 1 | |
| \$10,000 and over | 97 | 1 | 6 | 4 | 23 | 31 | 22 | 7 | 1 | 1 | 1 | 1 | |
| Unknown | 20 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Total | 18,469 | 208 | 462 | 577 | 689 | 687 | 534 | 187 | 115 | 64 | 97 | 118 | 28 |

Note: A comparable table is also available for each of the 3 periods of first standard loan.

Generally, the smaller the amount of assets, the larger was the proportion of borrowers who had no liabilities.



Table 28.-NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard IR loans authorized before February 28, 1939, by period of first standard loan

| Number of standard loans authorized | Total | | Borrowers receiving first standard loan between | | | |
|--|-----------|---------|--|--------------------|--------------------|--|
| | borrowers | | 3/1/36- 2/28/37 | 3/1/37- 2/28/38 | 3/1/38- 2/28/39 | |
| | Number | Percent | Percent | Percent | Percent | |
| 1 | 1,275 | 86.7 | 15.6 | 25.4 | 69.8 | |
| 2 | 811 | 26.3 | 17.8 | 56.3 | 24.7 | |
| 3 | 544 | 15.7 | 20.4 | 32.3 | 4.9 | |
| 4 | 320 | 9.2 | 18.0 | 2.4 | 0.6 | |
| 5 | 226 | 6.5 | 15.5 | 4.2 | --- | |
| 6 or more | 183 | 5.6 | 14.7 | 8.1 | --- | |
| Total | 1,469 | 100.0 | 100.0 | 100.0 | 100.0 | |
| Borrowers reporting | 1,469 | | 1,156 | 1,121 | 1,192 | |

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Thirty-seven percent of all borrowers received only 1 loan. Another 26 percent received 2 loans. More than one-fifth, 21 percent, of all the borrowers received 4 or more loans.

Eighty-six percent of the first period and 73 percent of the second period borrowers received more than 1 loan by February 1939 as compared with 50 percent for third period borrowers. One in 7 of the first period borrowers received 6 or more loans during the 3-year period covered by the study.



and by period of first standard loan 1/



ized, and by period of first standard loan

| Reported in fact | | Portfolios by number of standard loans and period of first loan | | | | | | | | | |
|------------------|--------|---|------|------|------|------|--------------------|------|------|--------|------|
| Year | Before | Two or more | | | | | First loan between | | | | |
| 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 |
| 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 |
| 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 | 1901 |
| 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 |
| 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 | 1903 |
| 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 | 1904 |
| 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 |
| 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 | 1906 |
| 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 | 1907 |
| 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 | 1908 |
| 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 | 1909 |
| 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 | 1910 |
| 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 | 1911 |
| 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 | 1912 |
| 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 | 1913 |
| 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 |
| 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 | 1915 |
| 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 | 1916 |
| 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 | 1917 |
| 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 |
| 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 | 1919 |
| 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 | 1920 |
| 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 | 1921 |
| 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 | 1922 |
| 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 | 1923 |
| 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 | 1924 |
| 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 | 1925 |
| 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 | 1926 |
| 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 | 1927 |
| 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 | 1928 |
| 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 | 1929 |
| 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 | 1930 |
| 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 | 1931 |
| 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 | 1932 |
| 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 | 1933 |
| 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 | 1934 |
| 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 | 1935 |
| 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 | 1936 |
| 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 | 1937 |
| 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 | 1938 |
| 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 | 1939 |
| 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 | 1940 |
| 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 |
| 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 |
| 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 |
| 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 | 1944 |
| 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 |
| 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 | 1946 |
| 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 | 1947 |
| 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 |
| 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 | 1949 |
| 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 | 1950 |
| 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 | 1951 |
| 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 |
| 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 | 1953 |
| 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 | 1954 |
| 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 | 1955 |
| 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 | 1956 |
| 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 | 1957 |
| 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 | 1958 |
| 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 | 1959 |
| 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 | 1960 |
| 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 | 1961 |
| 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 | 1962 |
| 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 | 1963 |
| 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 | 1964 |
| 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 | 1965 |
| 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 | 1966 |
| 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 |
| 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 | 1968 |
| 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 | 1969 |
| 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 |
| 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 |
| 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 |
| 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 | 1973 |
| 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 | 1974 |
| 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 |
| 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 | 1976 |
| 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 | 1977 |
| 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 | 1978 |
| 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 | 1979 |
| 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 | 1980 |
| 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 | 1981 |
| 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 | 1982 |
| 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 | 1983 |
| 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 | 1984 |
| 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 | 1985 |
| 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 | 1986 |
| 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 | 1987 |
| 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 | 1988 |
| 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 | 1989 |
| 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 |
| 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 | 1991 |
| 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 | 1992 |
| 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 | 1993 |
| 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 | 1994 |
| 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 | 1995 |
| 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 | 1996 |
| 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 |
| 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 | 1998 |
| 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 | 1999 |
| 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 | 2000 |
| 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 | 2001 |
| 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 | 2002 |
| 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 |
| 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 | 2004 |
| 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 |
| 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 | 2006 |
| 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 |
| 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008</ | |

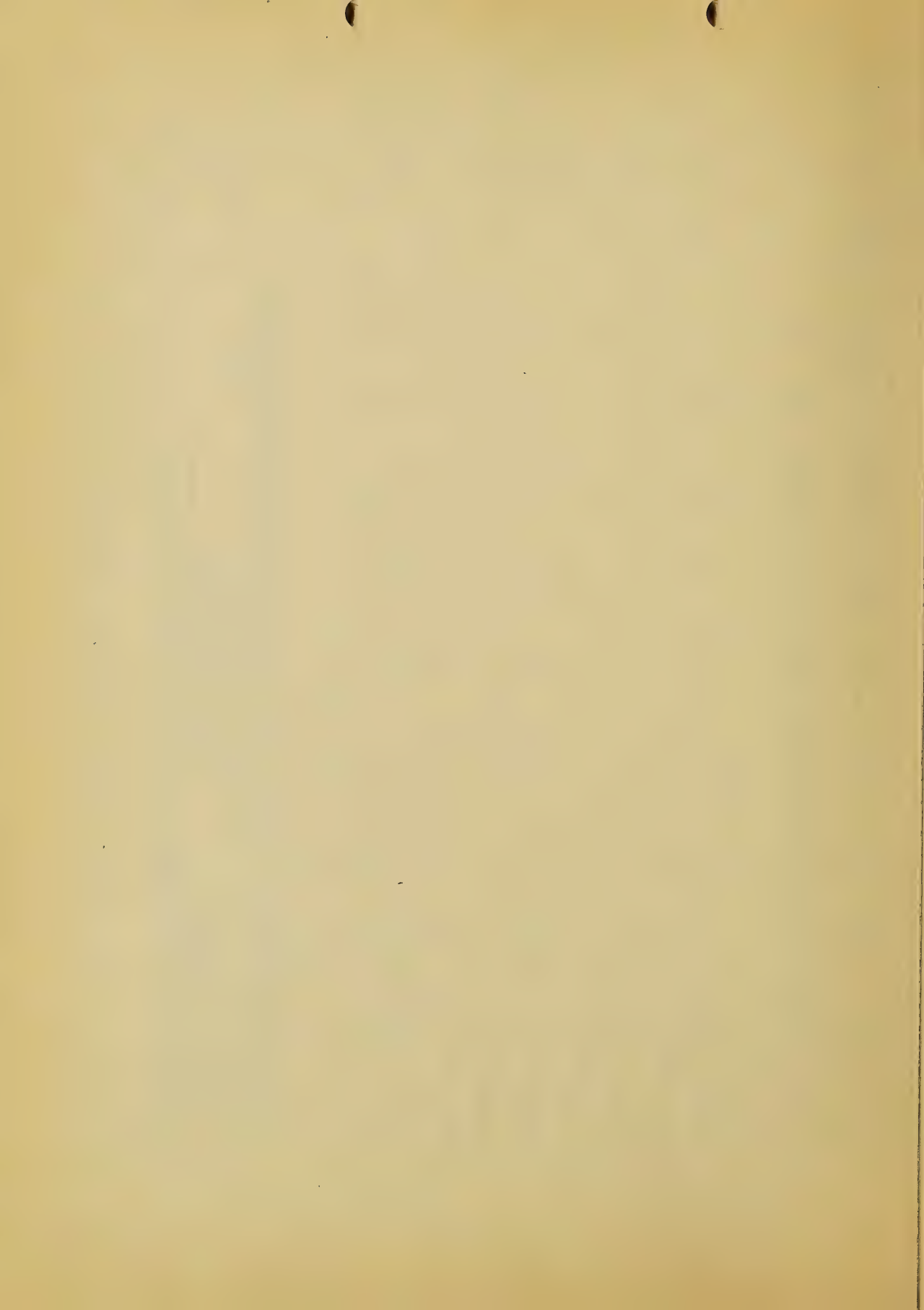
There was some tendency for borrowers with farms under 100 acres to be more likely than the average borrower to receive only a standard loan by February 25, 1935 and for borrowers with farms of 200 acres and larger to receive 2 or more loans.



[illegible]

| First record year | Year before | First standard year | Borrowers by number of standard loans and period of first loan | | | | | | | | | | | |
|-----------------------|-------------|---------------------|--|--------|---------|---------|--------------------|--------|---------|---------|-------------------|--------|---------|---------|
| | | | One loan | | | | First loan between | | | | Two or more loans | | | |
| | | | Total | Number | Percent | Percent | Total | Number | Percent | Percent | Total | Number | Percent | Percent |
| 1900 | 1901 | 1902 | 183 | 4.8 | 2.8 | 9.7 | 2.6 | 1.6 | 6.1 | 8.6 | 8.6 | 2.5 | | |
| 1903 | 1904 | 1905 | 520 | 13.7 | 13.1 | 19.5 | 15.9 | 9.4 | 14.7 | 17.9 | 13.1 | 7.9 | | |
| 1906 | 1907 | 1908 | 628 | 29.4 | 18.3 | 17.4 | 21.4 | 17.0 | 21.8 | 24.7 | 20.3 | 15.7 | | |
| 1909 | 1910 | 1911 | 474 | 17.0 | 17.1 | 13.2 | 17.0 | 17.7 | 17.0 | 14.9 | 20.5 | 18.4 | | |
| 1912 | 1913 | 1914 | 812 | 21.5 | 25.8 | 17.4 | 20.1 | 25.9 | 20.7 | 17.0 | 21.5 | 28.5 | | |
| 1915 | 1916 | 1917 | 224 | 10.2 | 12.9 | 12.5 | 6.3 | 14.3 | 9.0 | 7.1 | 9.8 | 13.4 | | |
| 1918 | 1919 | 1920 | 167 | 6.6 | 7.1 | 2.8 | 6.9 | 7.9 | 5.3 | 5.3 | 6.2 | 9.6 | | |
| 1921 | 1922 | 1923 | 56 | 1.2 | 2.5 | 0.7 | 3.1 | 2.2 | 1.4 | 0.5 | 2.4 | 2.3 | | |
| 1924 | 1925 | 1926 | 14 | 0.5 | 0.3 | 2.1 | 0.3 | 0.6 | 0.3 | 0.7 | 0.6 | 0.6 | | |
| 1927 | 1928 | 1929 | 26 | 0.7 | 1.4 | 1.5 | 1.6 | 0.3 | 0.2 | 1.2 | 1.2 | 1.2 | | |
| 1930 | 1931 | 1932 | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Further reporting | | | 2,783 | 1,101 | 144 | 159 | 798 | 1,683 | 920 | 439 | 845 | 845 | | |
| Further not reporting | | | 636 | 174 | 15 | 126 | 25 | 512 | 79 | 417 | 16 | 16 | | |

There was no constant relationship between the amount of total cash receipts during the year before the first loan and receding only 1 or two standard loans by February 28, 1939.



These receipts are classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

| Cash farm receipts as percentage of total cash receipts year before first standard loan | Number | Borrowers by number of standard loans and period of first loan | | | | | | | | | |
|---|--------|--|-------------------|--------------------|-------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|
| | | One loan | | First loan between | | Two or more loans | | First loan between | | Two or more loans | |
| | | 12/25/37-12/25/38 | 12/25/38-12/25/39 | 12/25/37-12/25/38 | 12/25/38-12/25/39 | 12/25/37-12/25/38 | 12/25/38-12/25/39 | 12/25/37-12/25/38 | 12/25/38-12/25/39 | 12/25/37-12/25/38 | 12/25/38-12/25/39 |
| 417 | 14.8 | 16.8 | 22.8 | 8.7 | 13.1 | 15.5 | 16.7 | 12.4 | 10.5 | | |
| 55 | 2.0 | 1.8 | 0.7 | 3.7 | 1.6 | 2.1 | 1.7 | 2.1 | 2.9 | | |
| 57 | 2.4 | 2.8 | 2.0 | 4.3 | 2.6 | 2.1 | 1.7 | 2.3 | 2.6 | | |
| 105 | 3.7 | 3.2 | 2.7 | 3.7 | 3.2 | 3.9 | 3.1 | 3.9 | 3.8 | | |
| 118 | 4.0 | 3.8 | 2.7 | 6.0 | 3.8 | 4.1 | 3.4 | 5.7 | 4.1 | | |
| 144 | 5.1 | 4.9 | 2.7 | 6.1 | 4.7 | 5.2 | 3.6 | 6.7 | 7.9 | | |
| 179 | 6.3 | 5.8 | 4.0 | 6.2 | 6.1 | 6.7 | 4.8 | 10.2 | 7.8 | | |
| 226 | 8.0 | 8.0 | 3.4 | 6.8 | 9.0 | 8.0 | 7.6 | 6.1 | 9.3 | | |
| 258 | 8.4 | 10.0 | 5.4 | 8.7 | 11.2 | 7.4 | 5.2 | 8.6 | 12.0 | | |
| 318 | 11.1 | 12.5 | 11.4 | 12.0 | 12.6 | 10.2 | 8.8 | 10.2 | 15.7 | | |
| 364 | 34.2 | 33.4 | 42.2 | 31.8 | 33.1 | 34.8 | 41.3 | 27.5 | 25.9 | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Number reporting | 2,819 | 1,117 | 149 | 161 | 807 | 1,702 | 938 | 421 | 343 | | |
| Number not reporting | 660 | 158 | 8 | 124 | 28 | 492 | 61 | 415 | 16 | | |

There was no significant relationship between the proportion of the total cash receipts derived from the farm and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

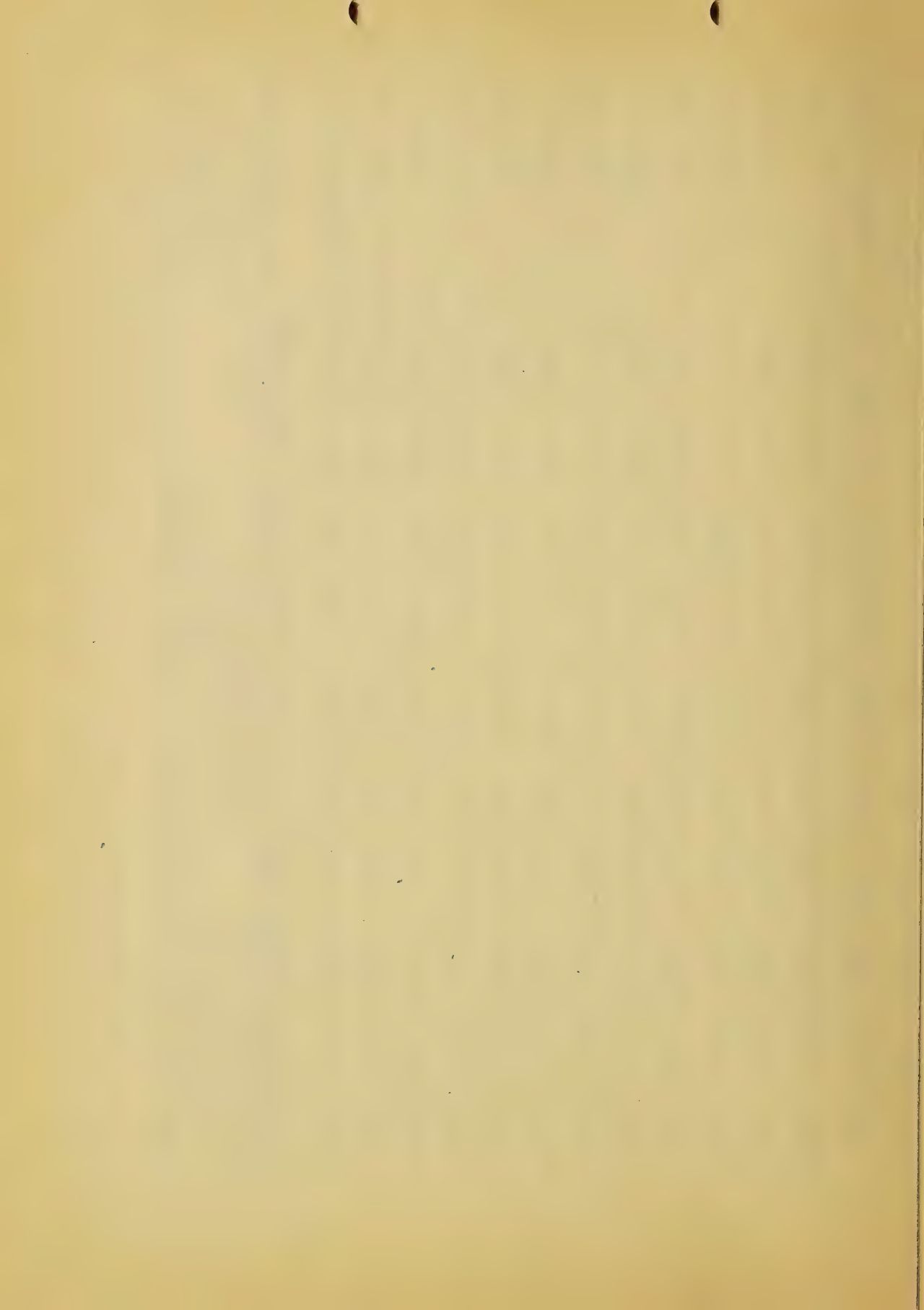


Table 10-73 continued, conditions of use and type of test in laboratory

and percentage of nonperforming loans and by net worth, excluding equity in farm real estate, of line of first standard FF loan, by number of standard loans authorized and by period of first standard loan

| Net worth | | Borrowers by number of standard loans and period of first loan | |
|------------------------|-----------|--|-----------------------|
| excluding equity in | | One loan | Two or more loans |
| Form real estate, | | | |
| at time of | Total | 3/1/36-3/1/37-3/1/38- | 3/1/36-3/1/37-3/1/38- |
| first standard loan | borrowers | Total | Total |
| | Number | Percent | Percent |
| \$500 or more | 519 | 9.3 | 6.9 |
| \$400 to \$500 | 368 | 10.7 | 8.7 |
| \$300 to \$400 | 812 | 9.1 | 7.0 |
| \$200 to \$300 | 412 | 12.0 | 12.5 |
| \$100 to \$200 | 765 | 22.1 | 23.5 |
| \$500 to \$999 | 854 | 24.7 | 23.8 |
| \$1,000 to \$1,499 | 280 | 8.1 | 9.5 |
| \$1,500 to \$1,999 | 108 | 3.0 | 3.0 |
| \$2,000 to \$2,999 | 29 | 0.8 | 0.5 |
| \$3,000 to \$4,999 | 5 | 0.1 | 0.3 |
| \$5,000 and over | 5 | 0.1 | 0.2 |
| Total | 5,447 | 100.0 | 100.0 |
| Number reporting | 5,447 | 1,359 | 157 |
| Number not reporting | 22 | 6 | 5 |
| Less than 0.05 Percent | | | |

Except for the fact that borrowers with a net worth of less than \$125 were more likely than the average borrower to receive 2 or more rather than 1 or 2 or more standard loans no consistent relationship between the amount of net worth and receiving only 1 or 2 or more standard loans was observed on February 28, 1939.



Table 102.—SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

| Total amount of all loans received from FSA | | | Borrowers receiving | | | | |
|--|-----------|---------|-----------------------------|--------------------|--------------------|-----|--|
| | Total | | First standard loan between | | | | |
| | Borrowers | | 3/1/36- 2/28/37 | 3/1/37- 2/28/38 | 3/1/38- 2/28/39 | | |
| | Number | Percent | Percent | Percent | Percent | | |
| \$0 2/ | 25 | 0.7 | — | — | — | 2.1 | |
| \$1 to \$124 | 21 | 0.6 | 0.3 | 1.2 | 0.3 | | |
| \$125 to \$249 | 105 | 3.0 | 1.6 | 4.9 | 2.7 | | |
| \$250 to \$499 | 457 | 13.2 | 8.6 | 18.7 | 12.4 | | |
| \$500 to \$749 | 658 | 19.0 | 13.2 | 20.5 | 23.1 | | |
| \$750 to \$999 | 686 | 19.8 | 17.6 | 19.9 | 21.8 | | |
| \$1,000 to \$1,499 | 874 | 25.1 | 23.4 | 23.7 | 25.5 | | |
| \$1,500 to \$1,999 | 419 | 12.1 | 19.8 | 8.0 | 8.3 | | |
| \$2,000 to \$2,999 | 205 | 5.9 | 11.4 | 2.9 | 3.2 | | |
| \$3,000 to \$3,999 | 12 | 0.5 | 1.0 | 0.2 | 0.5 | | |
| \$4,000 to \$4,999 | 2 | 0.1 | 0.1 | — | 0.1 | | |
| \$5,000 and over | — | — | — | — | — | | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Total reporting | 3,489 | | 1,156 | 1,121 | 1,192 | | |
| Median amount of loan | \$921 | | \$1,167 | \$808 | \$958 | | |

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

Note: A comparable table is also available for each State in the Region.

The median amount of all loans received by borrowers from FSA by February 28, 1939 was \$921. The medians were \$1,167, \$808, and \$958 for first, second, and third period borrowers, respectively.

Ten, 25, and 18 percent of the first, second, and third period borrowers, respectively, received loans totaling less than \$500. Fifty-nine, 55, and 58 percent of the borrowers in these same periods received \$1,000 or more.

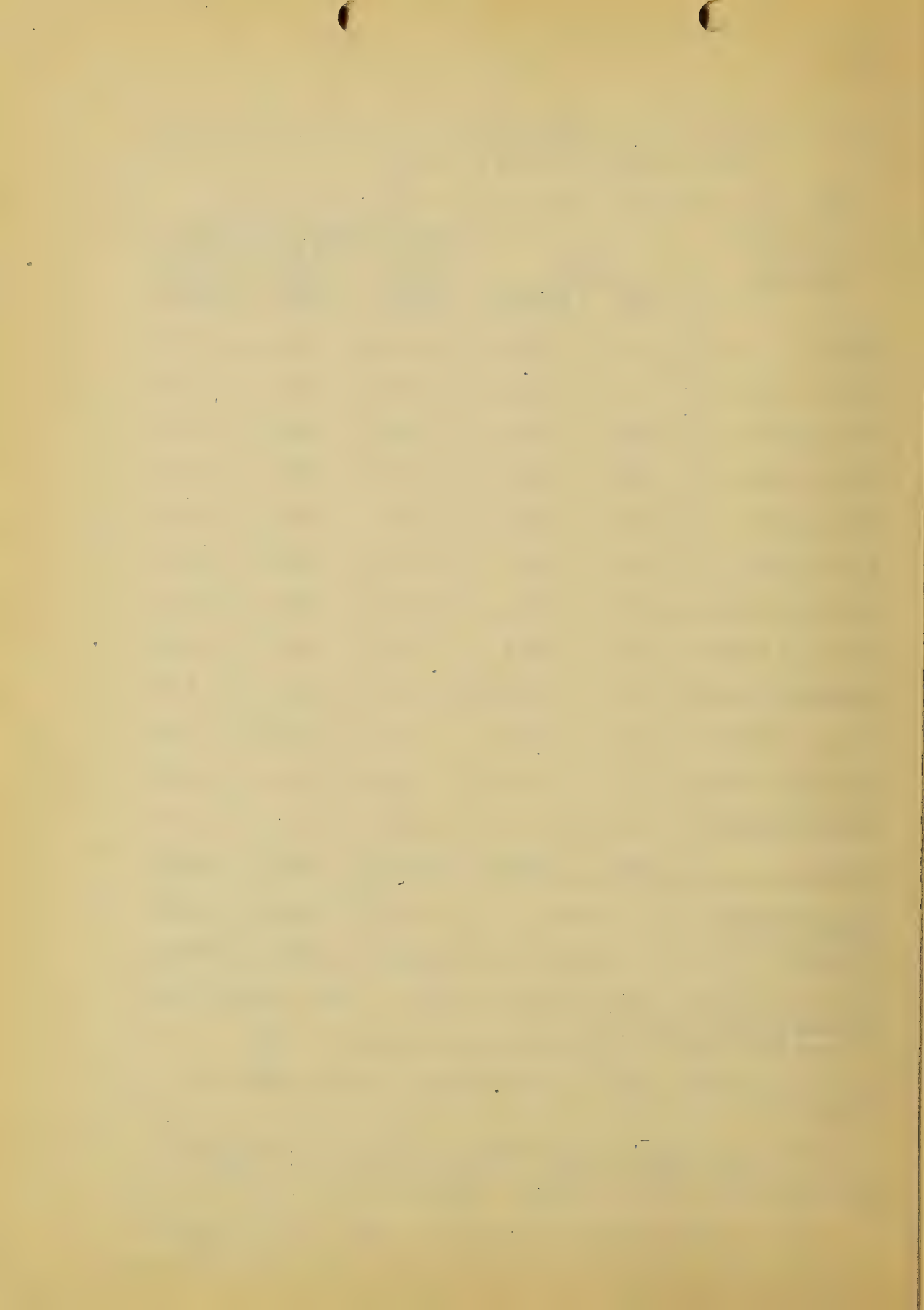


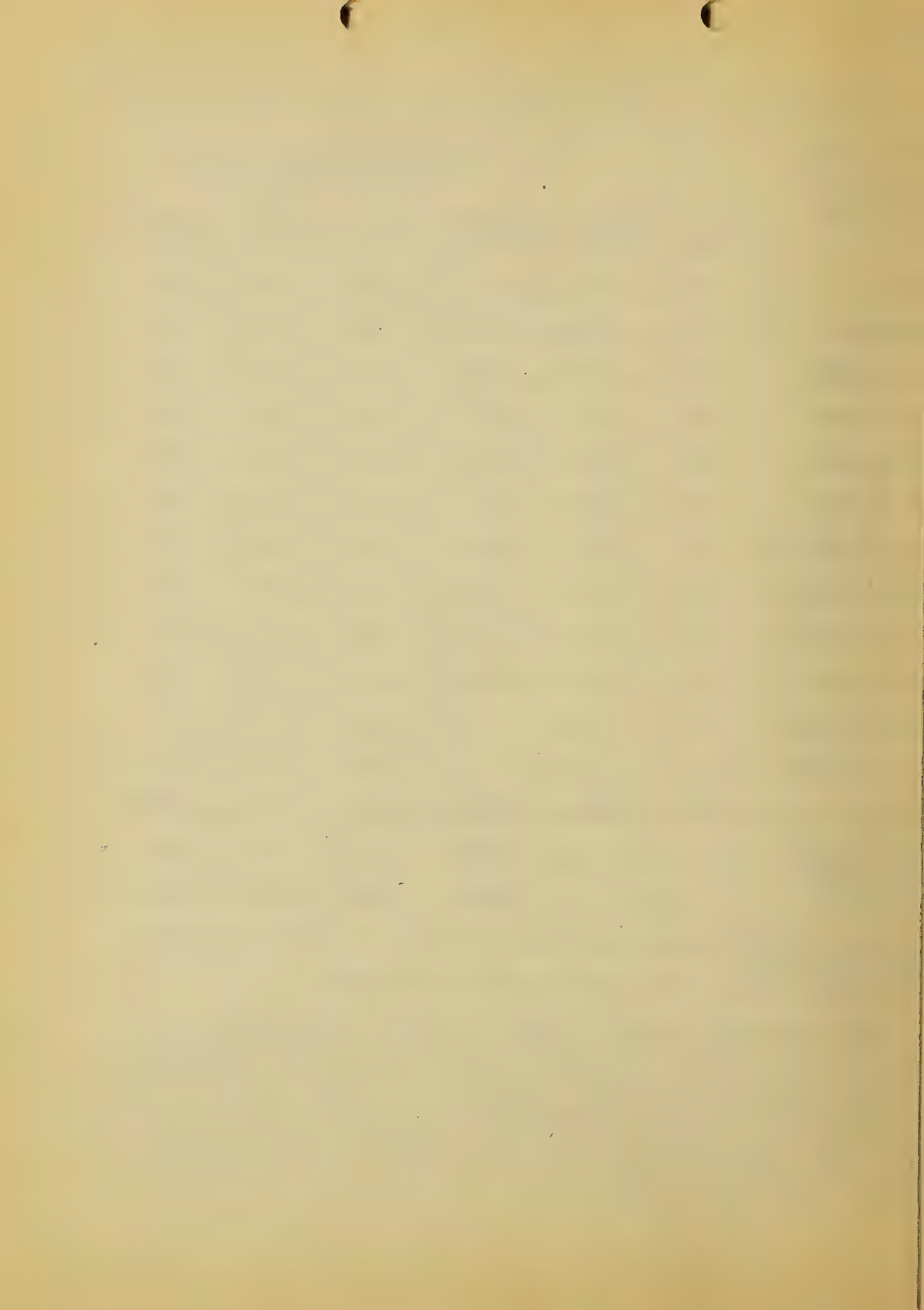
Table 105.—SIZE OF LOANS: Number and percentage of standard IR borrowers classified by total amount of all loans received from FSA, by States 1/

| Total amount of all loans received from FSA | Total borrowers | Borrower's State of residence at time of first standard loan | | | | |
|--|--------------------|---|-----------------|-----------------|---------|---------|
| | | Nebraska | North Dakota | South Dakota | Kansas | |
| | | Number | Percent | Percent | Percent | Percent |
| \$0 2/ | 25 | 0.7 | 1.2 | — | 0.3 | 0.8 |
| \$1 to \$124 | 21 | 0.6 | 0.9 | 0.3 | 0.7 | 0.5 |
| \$125 to \$249 | 105 | 3.0 | 3.4 | 1.7 | 1.3 | 4.7 |
| \$250 to \$499 | 457 | 13.2 | 11.8 | 13.2 | 7.8 | 19.5 |
| \$500 to \$749 | 658 | 19.0 | 15.6 | 12.2 | 12.7 | 29.0 |
| \$750 to \$999 | 686 | 19.9 | 18.7 | 22.0 | 17.2 | 21.4 |
| \$1,000 to \$1,499 | 874 | 25.1 | 27.3 | 25.0 | 31.9 | 18.3 |
| \$1,500 to \$1,999 | 419 | 12.1 | 13.4 | 13.9 | 16.7 | 5.4 |
| \$2,000 to \$2,999 | 203 | 5.9 | 7.0 | 5.3 | 10.4 | 1.5 |
| \$3,000 to \$3,999 | 12 | 0.5 | 0.5 | 0.4 | 1.0 | 0.5 |
| \$4,000 to \$4,999 | 2 | 0.1 | 0.2 | — | — | — |
| \$5,000 and over | — | — | — | — | — | — |
| Total | XXI | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Total reporting | 3,469 | | 1,296 | 704 | 599 | 870 |
| Median amount of loan | \$921 | | \$984 | \$939 | \$1,156 | \$712 |

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

South Dakota had the largest proportion of borrowers, 60 percent, who received loans totaling \$1,000 or more by February 28, 1939, while Kansas had the smallest proportion, 24 percent; Nebraska had 49 percent and North Dakota 45 percent with such large loans. Ten percent of the South Dakota borrowers received loans of less than \$500 as compared with 25 percent of the Kansas, 17 percent of the Nebraska, and 15 percent of the North Dakota borrowers. The medians were \$712, \$939, \$984, and \$1,156 in Kansas, North Dakota, Nebraska, and South Dakota, respectively.



Tables 105, 106, 107

Table 105

Capital goods, primarily livestock, accounted for 52 percent of all the money loaned. Twenty-seven percent was loaned for current farm operating expenses, 18 percent for debt settlement and refinancing, and only 1 percent for family expenses. More money was loaned for capital goods than for any other purpose, during the year of the initial loans. Current farm operating expenses were more important for first period than for second or third period borrowers, while capital goods, and debt settlement and refinancing was a more important purpose for third period borrowers than for the others.

Nine percent of all the money was loaned for machinery and equipment, 1 of the 3 classifications of capital goods.

Table 106

About 3 dollars out of every 4 loaned in each of the 4 States went for capital goods and current farm operating expenses. Capital goods was the leading purpose of loan in Nebraska, South Dakota, and Kansas, and loans for current farm operating expenses were most important in North Dakota, although only slightly more important than capital goods. The proportion of money loaned to North Dakota borrowers for current farm operating expenses was 2 times that for South Dakota or Kansas borrowers and more than one and one-half that for Nebraska borrowers. Debt settlement and refinancing was more important in Nebraska than in the other States.

Table 107

Ninety-four percent of all borrowers received loans for some form of capital goods and 90 percent for current farm operating expenses. Ninety-one percent received loans for livestock and poultry, 53 percent for machinery and equipment, 45 percent for debt settlement and refinancing, 29 percent for current farm nonoperating expenses, 27 percent for family expenses, and 6 percent for improvement and maintenance of land and buildings.

The proportion of the borrowers loaned money for current farm operating expenses and improvement and maintenance of land and buildings was larger for first than for second period borrowers and larger for second than for the third period group. The reverse was true for debt settlement and refinancing. The proportion of borrowers loaned money for family expenses, current farm nonoperating expenses, and machinery and equipment was larger for first period borrowers than for the others. There was little difference by period of acceptance on the program in the proportion of borrowers who received loans for livestock and poultry.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses, livestock, or machinery and equipment. More than two-thirds, 68 percent, of the first period borrowers received a loan during their second year on RR and 61 percent received a loan during their third year on the program. Sixty-four percent of the second period borrowers received at least one supplemental loan during their second year on RR.

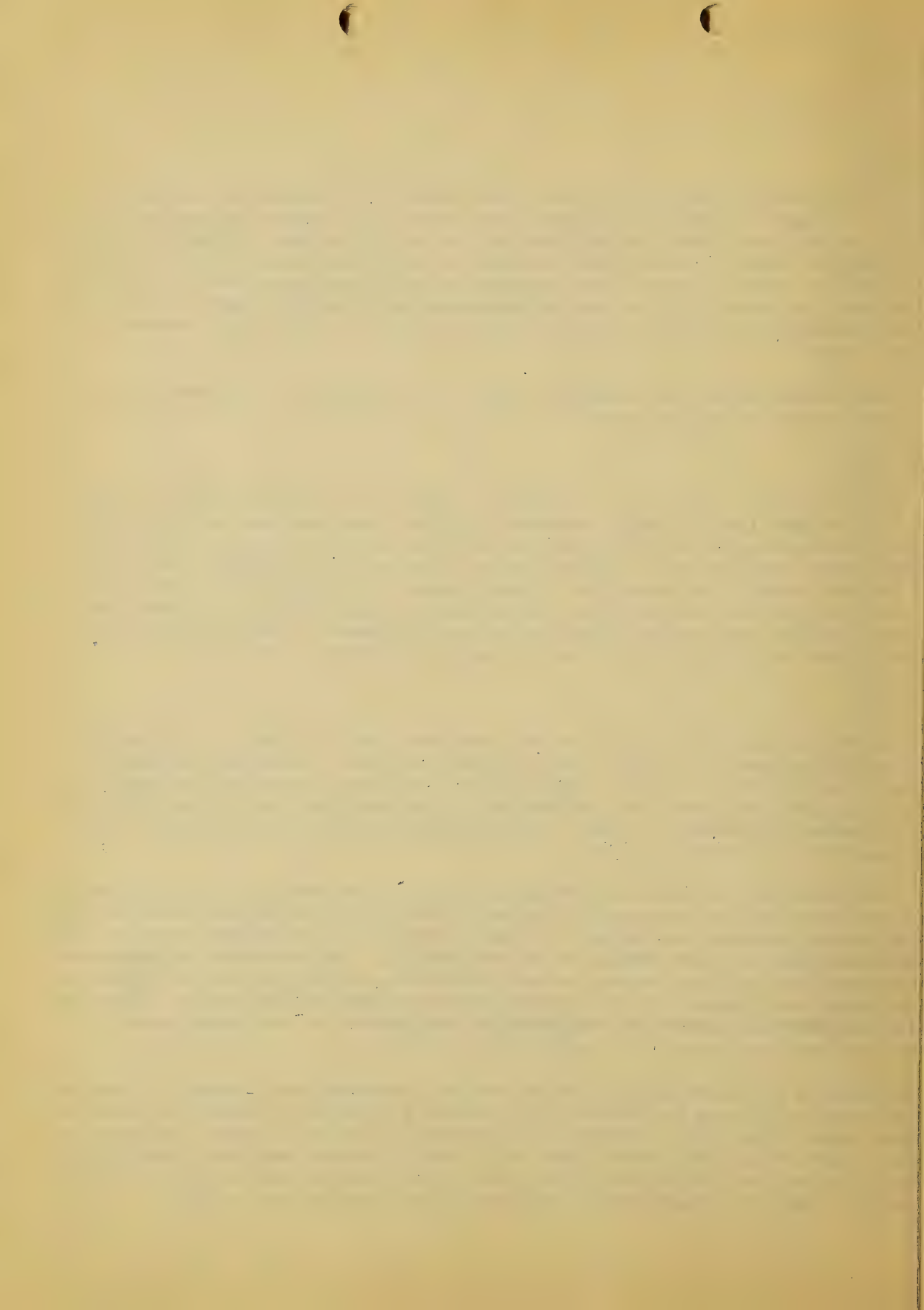


Table 100 - Amount of Loans from Various Purposes: Total amount and percentage of loans authorized to borrowers during which loans were authorized

| Purposes for which loans authorized | Borrowers receiving first standard loan between | | | | | | | | | | | |
|-------------------------------------|---|--------------|-----------|--------------|----------------|--------------|-----------|--------------|----------------|--------------|-----------|--------------|
| | 3/1/36-2/28/37 | | | | 3/1/37-2/28/38 | | | | 3/1/38-2/28/39 | | | |
| | Specified | Year of loan | Specified | Year of loan | Specified | Year of loan | Specified | Year of loan | Specified | Year of loan | Specified | Year of loan |
| | | First | Second | Third | | First | Second | Third | | First | Second | Third |
| Total | | (3/1/36-) | (3/1/37-) | (3/1/38-) | | (3/1/37-) | (3/1/38-) | (3/1/39-) | | (3/1/38-) | (3/1/39-) | (3/1/40-) |
| Amount of loans: | Total | 2/28/37 | 2/28/38 | 2/28/39 | Total | 2/28/38 | 2/28/39 | 2/28/40 | Total | 2/28/39 | 2/28/40 | 2/28/41 |
| Percentage: | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent |
| Capital goods | 1,839,430 | 51.8 | 47.5 | 54.5 | 29.9 | 40.0 | 51.8 | 55.2 | 57.4 | | | |
| Equipment and | | | | | | | | | | | | |
| - farm | 292,960 | 9.1 | 10.4 | 11.1 | 6.4 | 12.0 | 9.0 | 7.9 | 12.4 | 7.0 | | |
| - livestock and | | | | | | | | | | | | |
| - poultry | 451,501 | 43.4 | 36.8 | 42.8 | 14.2 | 36.8 | 42.3 | 42.3 | 42.1 | 49.6 | | |
| - improvement of | | | | | | | | | | | | |
| - land and | 11,850 | 0.3 | 0.5 | 0.6 | 0.3 | 0.2 | 0.3 | 0.2 | 0.7 | 0.2 | | |
| - buildings | | | | | | | | | | | | |
| - current farm | | | | | | | | | | | | |
| - nonoperating | | | | | | | | | | | | |
| - expenses 1/ | 68,921 | 1.8 | 1.7 | 1.5 | 1.3 | 3.2 | 1.8 | 1.0 | 3.9 | 2.0 | | |
| - improvement | 193,175 | 27.0 | 41.3 | 25.9 | 73.3 | 28.4 | 23.5 | 21.3 | 23.6 | 10.8 | | |
| - and refinancing | 635,571 | 17.8 | 6.5 | 6.8 | 3.6 | 8.6 | 21.9 | 26.2 | 9.6 | 28.5 | | |
| - family expenses | 44,196 | 1.2 | 2.0 | 2.8 | 0.3 | 0.6 | 0.7 | 0.5 | 1.5 | 0.8 | | |
| - all other 2/ | 14,075 | 0.4 | 0.4 | 0.5 | 0.1 | 0.2 | 0.5 | 0.6 | 0.2 | 0.4 | | |
| Total | 3,571,428 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| Total amount | 3,571,428 | 1,443,606 | 949,276 | 266,058 | 228,271 | 984,787 | 729,514 | 255,273 | 1,143,036 | | | |

1/ Includes current rent, taxes, interest, recording fees, etc.
 2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
 Notes: A comparable table is also available for each State in the Region.

Table 106. AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to standard loan RS borrowers by FSA classified by major purposes, by States

| Purposes for which loans were authorized | Total | | Borrower's State of residence at time of first standard loan | | | |
|---|-----------------|-------------|---|-----------|-----------|---------|
| | amount of loans | | Nebraska | Dakota | Dakota | Kansas |
| | Dollars | Percent | Percent | Percent | Percent | Percent |
| Capital goods | 1,849,420 | 51.8 | 47.7 | 42.0 | 61.5 | 59.6 |
| Machinery and equipment | 321,269 | 8.1 | 8.4 | 10.2 | 7.5 | 11.1 |
| Livestock and poultry | 1,511,301 | 42.4 | 39.1 | 30.8 | 53.8 | 48.4 |
| Improvement of land and buildings | 11,850 | 0.3 | 0.1 | 1.0 | 0.2 | 0.3 |
| Current farm nonoper- ating expenses 1/ | 65,991 | 1.8 | 2.3 | 1.2 | 2.1 | 1.4 |
| Current farm oper- ating expenses | 962,175 | 27.0 | 26.0 | 43.4 | 17.0 | 20.6 |
| Debt settlement and refinancing | 635,571 | 17.8 | 21.8 | 11.8 | 17.5 | 18.5 |
| Family expenses | 44,196 | 1.2 | 1.5 | 0.9 | 1.4 | 1.5 |
| All other 2/ | 14,075 | 0.4 | 0.2 | 0.7 | 0.5 | 0.4 |
| Total | 3,571,428 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Total amount | \$3,571,428 | \$1,794,325 | \$731,516 | \$747,874 | \$627,552 | |

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

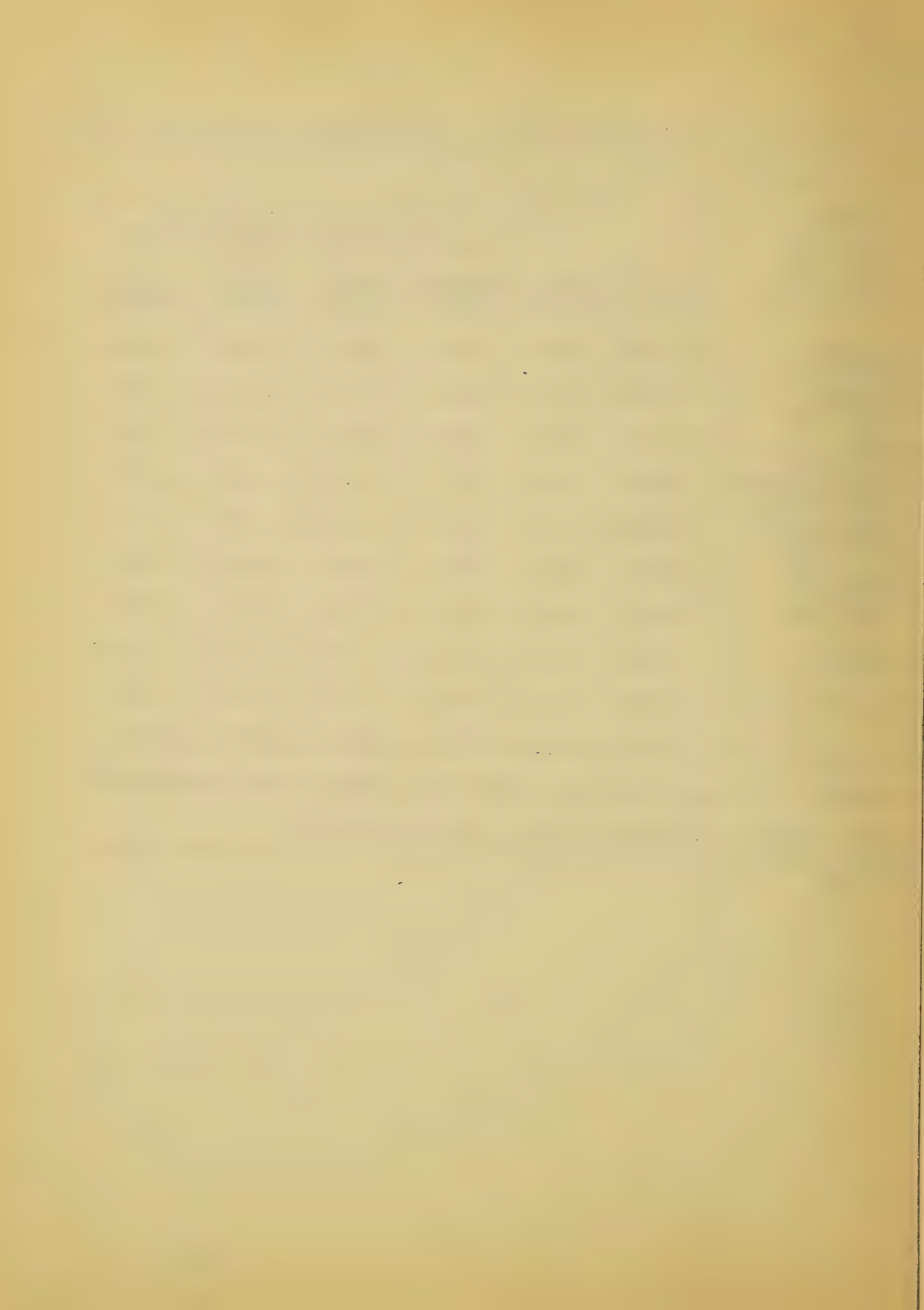


Table 108.—BORROWERS WHOSE LOANS WERE FOR MAJOR PURPOSES: number and percentage of standard loan RR borrowers to whom loans were authorized by FSA for major purposes, by States

| Purposes for which loans were authorized | Total | | Borrower's State of residence at time of first standard loan | | | |
|---|-----------|---------|---|---------|---------|---------|
| | borrowers | | Nebraska: | Dakota: | Dakota: | Kansas |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Capital goods | 3,261 | 94.7 | 93.4 | 90.1 | 95.7 | 97.0 |
| Machinery and equipment | 1,853 | 55.4 | 49.9 | 52.4 | 56.3 | 52.5 |
| Livestock and poultry | 3,151 | 91.1 | 91.3 | 92.2 | 94.5 | 94.3 |
| Improvement of land and buildings | 133 | 5.7 | 2.8 | 9.9 | 4.0 | 7.2 |
| Current farm nonoper- ating expenses 1/ | 1,002 | 28.9 | 33.0 | 19.5 | 35.6 | 18.4 |
| Current farm oper- ating expenses | 2,114 | 60.1 | 63.4 | 64.7 | 66.6 | 63.7 |
| Debt settlement and refinancing | 1,546 | 44.8 | 55.3 | 29.0 | 54.3 | 34.1 |
| Family expenses | 892 | 27.3 | 32.5 | 25.3 | 32.6 | 25.2 |
| All other 2/ | 161 | 4.6 | 3.2 | 6.7 | 12.2 | 2.4 |
| Unduplicated percent 3/ | 100 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Total number of borrowers | 3,468 | | 1,296 | 704 | 569 | 670 |

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

3/ Percentage for each item within States is based upon total number of borrowers in the State; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Ninety-seven percent of the Kansas borrowers received loans for some form of capital goods; this was true for 96 percent of the South Dakota, 93 percent of the Nebraska, and 90 percent of the North Dakota borrowers. Loans for current farm operating expenses were received by 84, 87, 93, and 95 percent, respectively of the borrowers in these same 4 States. Nebraska and South Dakota had a larger proportion of borrowers with loans for debt settlement and refinancing and current farm nonoperating expenses than the other 2 States.

Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES: Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

| Purposes for which loans were authorized | Average amount authorized to bor- rowers receiving first standard loan between | | |
|---|--|---------|---------|
| | 3/1/36- | 3/1/37- | 3/1/38- |
| | 2/28/37 | 2/28/38 | 2/28/39 |
| | Dollars | Dollars | Dollars |
| Capital goods | 622 | 490 | 585 |
| Machinery and equipment | 195 | 175 | 152 |
| Livestock and poultry | 499 | 412 | 519 |
| Improvement of land and buildings | 63 | 70 | 43 |
| Current farm non- operating expenses 2/ | 69 | 64 | 64 |
| Current farm operating expenses | 535 | 226 | 129 |
| Debt settlement and refinancing | 291 | 390 | 486 |
| Family expenses | 51 | 40 | 41 |
| All other 3/ | 64 | 111 | 111 |
| Total | 1,249 | 878 | 959 |

1/ Averages are based upon the number of borrowers authorized loans for the specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the Region.

The average amount loaned for current farm operating expenses and for machinery and equipment was larger for first than for second period borrowers and larger for second than for third period borrowers. The average amount loaned for debt settlement and refinancing was smallest for first period borrowers and increased from period to period. Loans for all forms of capital goods combined, family expenses, and current farm nonoperating expenses averaged more for first period borrowers than for the others. Loans for improvement and maintenance of land and buildings averaged largest for second period borrowers, while loans for livestock and poultry averaged more for third period borrowers than for the others.

Table 110.—BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS: Number and percentage of standard loan RR borrowers to whom loans were authorized by FSA for specified types of capital goods, by States 1/

| Types of capital goods for which loans were authorized | Total | | Borrower's State of residence at time of first standard loan | | | |
|--|-----------|---------|--|---------|---------|---------|
| | | | | | | |
| | borrowers | | Nebraska | Dakota | Dakota | Kansas |
| | Number | Percent | Percent | Percent | Percent | Percent |
| Cattle | 2,402 | 69.2 | 68.6 | 49.3 | 80.0 | 79.0 |
| Hogs | 1,757 | 50.6 | 58.2 | 19.5 | 56.3 | 60.8 |
| Poultry | 1,334 | 38.5 | 37.0 | 25.6 | 43.1 | 47.9 |
| Workstock | 2,270 | 65.4 | 67.7 | 57.5 | 70.3 | 65.1 |
| Tractors | 266 | 7.7 | 7.3 | 10.1 | 3.3 | 9.2 |
| Both workstock and tractors <u>2/</u> | 94 | 2.7 | 2.7 | 3.8 | 2.0 | 2.3 |
| Total number of borrowers <u>3/</u> | 3,469 | | 1,296 | 704 | 599 | 870 |

1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.

2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors," each considered separately.

3/ Percentage for each item within States is based upon total number of borrowers in the State.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and States designated in this table.

Nearly 7 out of 10, 69 percent, of the borrowers received loans to buy cattle, 65 percent to buy workstock, 51 percent to buy hogs, 38 percent to buy poultry, and 8 percent to buy tractors. The percentage of borrowers who received loans for hogs and poultry was highest in Kansas and lowest in North Dakota. South Dakota had the smallest percentage of borrowers loaned money for tractors and the largest percentage loaned money for workstock.

Table III.—AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of loans authorized to borrowers by Fed for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

| Types of current farm operating expenses for which loans were authorized | Total amount of loans | Borrowers receiving first standard loan between | | | | | | | | | | | |
|--|-----------------------|---|--------------|-----------|----------------|--------------|-----------|----------------|--------------|---------|----------------|--------------|---------|
| | | 3/1/36-2/28/37 | | | 3/1/37-2/28/38 | | | 3/1/38-2/28/39 | | | 3/1/39-2/28/40 | | |
| | | Specified | Year of loan | Percent | Specified | Year of loan | Percent | Specified | Year of loan | Percent | Specified | Year of loan | Percent |
| Seed and feed | \$687,600 | 71.6 | 78.4 | 82.8 | 81.5 | 85.8 | 68.5 | 76.9 | 51.0 | 43.2 | | | |
| Fertilizer and lime | 1,337 | 0.1 | 0.1 | | 0.1 | 0.1 | 0.3 | 0.5 | 0.1 | 0.1 | | | |
| Labor | 6,610 | 0.7 | 0.6 | 0.5 | 0.5 | 1.1 | 0.9 | 0.4 | 2.0 | 0.9 | | | |
| Gas, oil, and grease | 117,416 | 12.2 | 10.9 | 8.5 | 11.4 | 18.9 | 14.6 | 12.5 | 18.8 | 15.9 | | | |
| Other current expenses | 149,206 | 15.5 | 10.0 | 8.2 | 8.7 | 24.1 | 15.7 | 9.7 | 28.1 | 41.9 | | | |
| Total | \$862,175 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | | |
| Total amount | \$862,175 | \$605,239 | \$522,042 | \$106,474 | \$87,723 | \$231,274 | \$155,615 | \$75,659 | \$124,662 | | | | |
| Less than 0.05 percent. | | | | | | | | | | | | | |

1/ The percentage authorized for seed and feed; fertilizer and lime; gas, oil, and grease; and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types. A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 72 percent. Twelve percent of the money loaned went for gas, oil, and grease and less than 1 percent for labor.

Table 112.--BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

| Types of current farm operating expenses for which loans were authorized | Borrowers receiving first standard loan between | | | | | |
|--|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| | 3/1/36-2/28/37 | | 3/1/37-2/28/38 | | 3/1/38-2/28/39 | |
| | Specified | | Specified | | Specified | |
| | year of loan | | year of loan | | year of loan | |
| | First | Second | Third | First | Second | First |
| | (3/1/36- 2/28/37) | (3/1/37- 2/28/38) | (3/1/38- 2/28/39) | (3/1/37- 2/28/38) | (3/1/38- 2/28/39) | (3/1/38- 2/28/39) |
| | Percent | Percent | Percent | Percent | Percent | Percent |
| Seed and feed | 92.0 | 63.1 | 37.4 | 79.9 | 35.3 | 44.5 |
| Fertilizer and lime | 0.9 | 0.4 | 0.1 | 1.4 | 0.1 | 0.4 |
| Labor | 2.4 | 1.9 | 2.8 | 1.2 | 4.2 | 2.1 |
| Gas, oil, and grease | 26.0 | 21.8 | 18.3 | 22.9 | 17.1 | 18.5 |
| Unduplicated percent who received loans for any current farm operating expenses <u>2/</u> | 95.0 | 65.7 | 56.0 | 83.2 | 54.3 | 81.0 |

1/ The percentage of borrowers authorized loans for seed and feed; fertilizer and lime; gas, oil, and grease; and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.

2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each State in the Region.

Of the first period borrowers, 92 percent received loans for feed and seed during their first year on the RR program, 63 percent during the second and 37 percent during the third year. Loans for gas, oil, and grease were made during the year of the initial loan to 26 percent of the first period borrowers, and during the second and third years to 22 and 18 percent, respectively.

Table 113.—AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first SA loan 1/

| Amount of loans authorized by FSA for family expenses | Total borrowers | | Borrowers receiving first standard loan between | | | |
|---|------------------|---------|---|---------|---------|---------|
| | Number : Percent | | 3/1/33- : 3/1/37- : 3/1/38- : 2/28/37 : 2/28/38 : 2/28/39 | | | |
| | Number | Percent | Percent | Percent | Percent | Percent |
| \$0 | 2,519 | 72.7 | 52.0 | 84.5 | 82.3 | |
| \$1 to \$24 | 281 | 8.1 | 9.3 | 8.0 | 6.9 | |
| \$25 to \$49 | 302 | 8.7 | 17.8 | 3.5 | 4.8 | |
| \$50 to \$74 | 202 | 5.8 | 11.9 | 2.4 | 3.1 | |
| \$75 to \$99 | 67 | 1.9 | 4.0 | 0.6 | 1.2 | |
| \$100 to \$124 | 49 | 1.4 | 2.3 | 1.0 | 0.9 | |
| \$125 to \$149 | 22 | 0.6 | 1.2 | 0.4 | 0.3 | |
| \$150 to \$174 | 13 | 0.4 | 0.7 | 0.2 | 0.3 | |
| \$175 to \$199 | 4 | 0.1 | 0.3 | 0.1 | | |
| \$200 to \$249 | 7 | 0.2 | 0.3 | 0.2 | 0.2 | |
| \$250 to \$299 | 3 | 0.1 | 0.2 | 0.1 | | |
| \$300 and over | | | | | | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | 3,439 | | 1,156 | 1,121 | 1,192 | |

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Only 27 percent of the borrowers were loaned money for family expenses; the amounts loaned were small. Less than 3 percent of the borrowers received loans of \$100 or more. More of the first period borrowers than of the second and third period groups were loaned money for family expenses.

Table 114. REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard loan 1/

| Amount originally scheduled to be repaid before 2/28/39 | Total borrowers | | Borrowers receiving first standard loan between | | | |
|---|-----------------|---------|---|----------------|----------------|---------|
| | Number | Percent | 3/1/36-2/28/37 | 3/1/37-2/28/38 | 3/1/38-2/28/39 | Percent |
| \$0 | 729 | 21.1 | --- | 1.1 | 60.2 | |
| \$1 to \$62 | 91 | 2.6 | 0.1 | 3.2 | 4.5 | |
| \$63 to \$124 | 220 | 6.3 | 0.4 | 2.1 | 9.5 | |
| \$125 to \$249 | 544 | 15.7 | 5.9 | 23.4 | 17.1 | |
| \$250 to \$374 | 593 | 11.3 | 7.1 | 21.3 | 6.0 | |
| \$375 to \$499 | 540 | 9.8 | 10.4 | 17.8 | 1.7 | |
| \$500 to \$749 | 419 | 12.1 | 21.0 | 14.6 | 1.0 | |
| \$750 to \$999 | 312 | 9.0 | 22.3 | 4.8 | --- | |
| \$1,000 to \$1,499 | 527 | 9.4 | 26.6 | 1.7 | --- | |
| \$1,500 to \$1,999 | 83 | 2.4 | 7.2 | --- | --- | |
| \$2,000 to \$2,499 | 10 | 0.3 | 0.9 | --- | --- | |
| \$2,500 and over | 1 | * | 0.1 | --- | --- | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,469 | | 1,156 | 1,121 | 1,192 | |

* Less than 0.05 percent.

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that 60 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedules.



Table 115.--REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

| Repayments made before 2/28/39 | Total | | Borrowers receiving first standard loan between | | | |
|--------------------------------|--------|---------|---|----------------|----------------|--|
| | Number | Percent | 8/1/35-2/28/37 | 3/1/37-2/28/39 | 3/1/38-2/28/39 | |
| \$0 | 1,285 | 37.1 | 16.8 | 24.6 | 68.6 | |
| \$1 to \$62 | 518 | 14.9 | 16.8 | 16.9 | 11.3 | |
| \$63 to \$124 | 498 | 14.4 | 14.9 | 19.8 | 8.7 | |
| \$125 to \$249 | 519 | 15.0 | 17.3 | 21.1 | 6.9 | |
| \$250 to \$374 | 279 | 8.0 | 13.1 | 8.8 | 2.3 | |
| \$375 to \$499 | 147 | 4.2 | 7.4 | 4.7 | 0.8 | |
| \$500 to \$749 | 136 | 3.9 | 8.7 | 2.4 | 0.7 | |
| \$750 to \$999 | 54 | 1.6 | 3.4 | 1.0 | 0.3 | |
| \$1,000 to \$1,499 | 25 | 0.7 | 1.5 | 0.7 | 0.2 | |
| \$1,500 to \$1,999 | 7 | 0.2 | 0.5 | | 0.1 | |
| \$2,000 to \$2,499 | | | | | | |
| \$2,500 and over | 1 | * | | | 0.1 | |
| Total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,469 | | 1,156 | 1,121 | 1,192 | |

* Less than 0.05 percent.

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table, studied in conjunction with table 114 shows that 79 percent of the borrowers were scheduled to make repayments before February 28, 1939, and that 63 percent actually did make repayments. For all 3 groups - first, second, and third period borrowers - fewer than were expected made repayments. Seventy-eight percent of the borrowers beginning on RR during the first period were originally scheduled to repay at least \$500 by the end of the third period, but only 14 percent repaid as much as \$500. Corresponding percentages of borrowers who began in the second period were 21 and 4 percent. However, of those borrowers who began in the third period, only 1 percent were originally scheduled to repay \$500 or over, but more than 1 percent actually repaid this much. (144-2)



Amount of Ethically

Total repayments made before 2/28/59 2

This table shows that usually the repayments varied from the original; they were sometimes more than repaid before maturity, but more frequently were less.



Tables 117, 118, and 119

Forty-five percent of all the borrowers had their loans renewed before February 28, 1939. Thirteen percent of the group receiving the first standard loan during 1938-1939 had their loans renewed before they completed 1 year on the RR program. More than one-half, 52 percent, of those receiving their first standard loan during 1937-38 and nearly three-fourths, 72 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedule. In addition, repayments include interest but the scheduled repayments do not.

Nineteen percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Over one-third, 36 percent, did as good or better on repayments than originally planned; that is, 3 percent made repayments who were not scheduled to do so until after February 1939, 15 percent repaid about as much or more than originally scheduled, and 18 percent were not scheduled to make repayments and made none. Ten percent of the first period, 25 percent of the second period, and 71 percent of the third period borrowers did as well or better than originally scheduled.

Tables 118 and 119, considered together, show that the borrowers in Kansas came closest to repaying an amount equal to the scheduled repayments, repaying 53 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in North Dakota had the poorest record, repaying 18 percent. Nebraska borrowers repaid 33 percent of the amount first scheduled and South Dakota borrowers repaid 37 percent. For the Region, the percentages repaid were 26, 39, and 66 for first, second, and third period borrowers, respectively. Less than one-third as much, 31 percent, was repaid as was originally scheduled to be repaid before February 28, 1939.

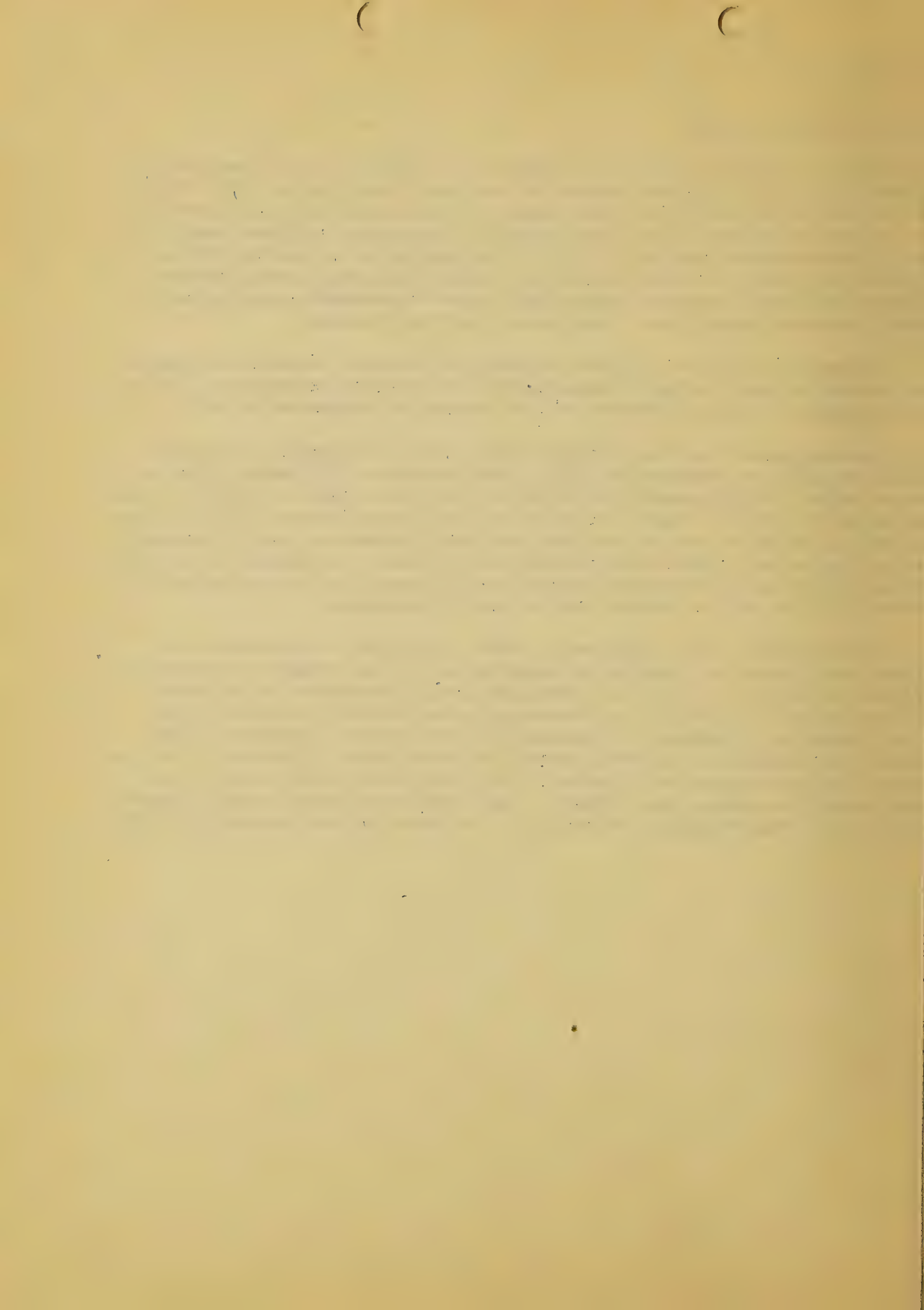


Table 117.—RENEWALS AND PERCENTAGE OF SCHEDULED REPAYMENTS MADE: Number and percentage of borrowers classified by percentage of scheduled repayments made before February 28, 1939, and by whether or not loans were renewed or extended before February 28, 1939, by period of first standard RR loan 1/

| Percentage of scheduled repayments made before 2/28/39 | : | Borrowers receiving first standard loan between | | | | | | | | | | | |
|--|-------|---|-------|-------|-------|----------------|-------|-------|-------|----------------|-------|-------|-------|
| | | 3/1/35-2/28/37 | | | | 3/1/37-2/28/38 | | | | 3/1/38-2/28/39 | | | |
| | | : | | : | | : | | : | | : | | : | |
| | | Total | Re- | re- | Not | Total | Re- | re- | Not | Total | Re- | re- | Not |
| | | borrowers | Total | newed | newed | Total | newed | newed | Total | newed | newed | Total | newed |
| | | No. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. |
| o repayments, but re- | | | | | | | | | | | | | |
| payments scheduled: | 667 | 19.2 | 16.6 | 18.3 | 12.3 | 21.2 | 30.3 | 17.5 | 17.0 | 57.9 | 11.0 | | |
| ess than 30 | 879 | 25.2 | 45.6 | 54.7 | 22.5 | 25.7 | 30.8 | 10.3 | 5.2 | 19.5 | 3.1 | | |
| 0 to 49.9 | 349 | 10.1 | 15.0 | 15.4 | 13.9 | 12.5 | 15.1 | 9.6 | 3.0 | 5.2 | 2.7 | | |
| 0 to 69.9 | 214 | 6.2 | 7.8 | 6.6 | 10.8 | 8.6 | 7.1 | 10.1 | 2.3 | 7.1 | 1.3 | | |
| 0 to 89.9 | 120 | 3.5 | 4.9 | 3.5 | 8.6 | 4.1 | 3.2 | 5.1 | 1.4 | 3.9 | 1.1 | | |
| 0 to 109.9 | 253 | 7.3 | 4.2 | 0.6 | 13.3 | 11.9 | 1.9 | 22.8 | 6.0 | 1.3 | 6.7 | | |
| 10 to 129.9 | 67 | 1.9 | 1.9 | 0.5 | 5.6 | 2.2 | 0.9 | 3.8 | 1.7 | 1.3 | 1.7 | | |
| 30 to 149.9 | 47 | 1.4 | 1.8 | 0.2 | 5.9 | 1.8 | 0.2 | 3.6 | 0.5 | 0.6 | 0.3 | | |
| 50 to 199.9 | 62 | 1.8 | 1.6 | 0.1 | 5.2 | 3.0 | 1.0 | 5.3 | 0.8 | 1.2 | 0.3 | | |
| 00 and over | 82 | 2.4 | 0.6 | 0.1 | 1.9 | 4.8 | 0.5 | 9.6 | 1.8 | 1.9 | 1.7 | | |
| o repayments, no re- | | | | | | | | | | | | | |
| payments scheduled: | 618 | 17.3 | --- | --- | --- | 0.3 | --- | 0.6 | 51.7 | --- | 59.3 | | |
| epayments, no re- | | | | | | | | | | | | | |
| payments scheduled: | 111 | 3.2 | --- | --- | --- | 0.3 | --- | 1.7 | 8.6 | --- | 9.8 | | |
| total | XXX | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | |
| umber reporting | 3,459 | 1,156 | 832 | 324 | 1,121 | 588 | 533 | 1,192 | 154 | 1,038 | | | |

/ Exclusive of repayments scheduled and repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.



Table 118.-TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrower's first standard RR loan, by States 1/

| | | | | | |
|-------------------|----------|--|----------------|----------------|----------------|
| Borrower's State: | : | Amount originally scheduled to be | | | |
| of residence at: | : | repaid before 2/28/39 by borrowers re- | | | |
| time of first : | Total : | ceiving first standard loan between | | | |
| standard loan : | amount : | 3/1/36-2/28/37 | 3/1/37-2/28/38 | 3/1/38-2/28/39 | |
| | : | <u>Dollars</u> | <u>Dollars</u> | <u>Dollars</u> | <u>Dollars</u> |
| Nebraska | : | 606,888 | 383,355 | 193,127 | 30,406 |
| North Dakota | : | 444,655 | 363,427 | 55,999 | 25,229 |
| South Dakota | : | 259,654 | 163,646 | 80,260 | 15,748 |
| Kansas | : | 155,154 | 105,790 | 34,672 | 14,692 |
| Total, | : | | | | |
| all States | : | 1,466,351 | 1,016,218 | 364,058 | 86,075 |
| Total number | : | | | | |
| of borrowers | : | 3,469 | 1,156 | 1,121 | 1,192 |

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(26HT)

Table 119.-TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrower's first standard RR loan, by States 1/

| | | | | | |
|-------------------|----------|--------------------------------|----------------|----------------|----------------|
| Borrower's State: | : | Repayments made before | | | |
| of residence at: | : | 2/28/39 by borrowers receiving | | | |
| time of first : | Total : | first standard loan between | | | |
| standard loan : | amount : | 3/1/36-2/28/37 | 3/1/37-2/28/38 | 3/1/38-2/28/39 | |
| | : | <u>Dollars</u> | <u>Dollars</u> | <u>Dollars</u> | <u>Dollars</u> |
| Nebraska | : | 202,960 | 118,961 | 71,259 | 12,740 |
| North Dakota | : | 79,200 | 55,775 | 11,995 | 11,430 |
| South Dakota | : | 96,679 | 45,649 | 36,087 | 14,943 |
| Kansas | : | 82,001 | 42,141 | 22,331 | 17,529 |
| Total, | : | | | | |
| all States | : | 460,840 | 262,526 | 141,672 | 56,642 |
| Total number | : | | | | |
| of borrowers | : | 3,469 | 1,156 | 1,121 | 1,192 |

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(27HT)

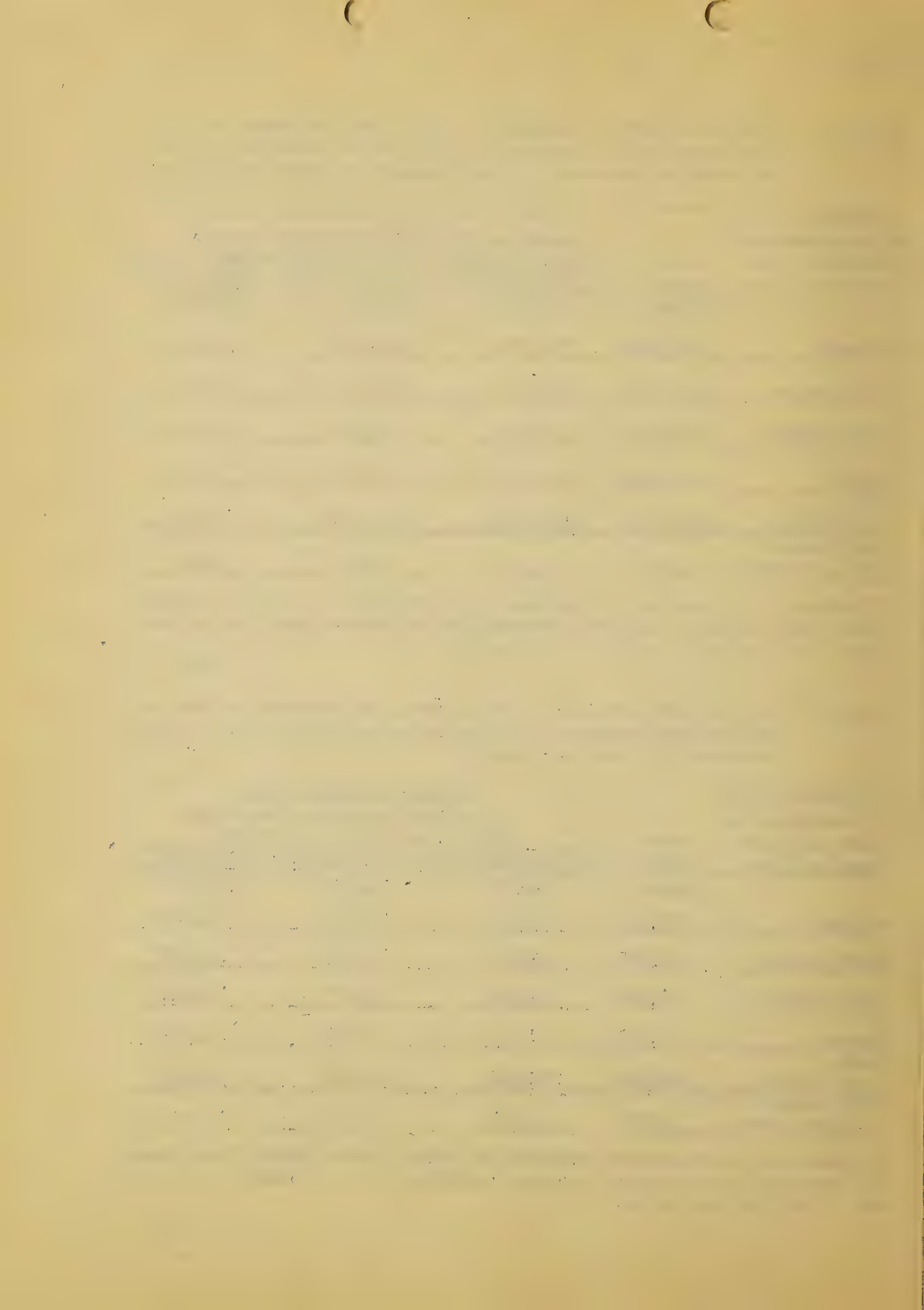


Table 220.-FEDERAL GRANTS RECEIVED: Number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and February 28, 1939, by period of first standard RR loan

| Periods during which grants were received between: | | Borrowers receiving first standard loan between: | | | | |
|--|--|--|----------------|-----------------|-----------------|---------|
| 3/1/36-2/28/39 | | Total borrowers | 3/1/36-2/28/37 | 2/28/37-2/28/38 | 2/28/38-2/28/39 | |
| | | Number | Percent | Percent | Percent | Percent |
| No grants | | 388 | 25.6 | 11.9 | 19.4 | 44.8 |
| 1936-37 only | | 172 | 5.0 | 9.9 | 3.0 | 3.0 |
| 1936-37; 1937-38 | | 224 | 6.5 | 10.0 | 4.9 | 4.4 |
| 1936-37; 1937-38; 1938-39 | | 1,074 | 30.2 | 49.9 | 29.5 | 15.8 |
| 1936-37; 1938-39 | | 73 | 2.1 | 1.9 | 1.3 | 3.0 |
| 1937-38 only | | 185 | 5.5 | 3.0 | 6.5 | 6.5 |
| 1937-38; 1938-39 | | 598 | 17.2 | 11.9 | 29.8 | 10.7 |
| 1938-39 only | | 255 | 7.4 | 1.5 | 6.6 | 13.8 |
| Total | | XX | 100.0 | 100.0 | 100.0 | 100.0 |
| Number reporting | | 3,489 | 1,156 | 1,121 | 1,192 | |
| 1936-37 | | 1,543 | 44.5 | 72.7 | 37.7 | 24.2 |
| 1937-38 | | 2,081 | 59.9 | 74.8 | 70.7 | 35.4 |
| 1938-39 | | 2,000 | 57.6 | 65.2 | 67.2 | 41.3 |

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Twenty-six percent of the borrowers did not receive any grants between March 1, 1936 and February 28, 1938; this was true for 12, 19, and 45 percent of the first, second, and third period borrowers, respectively. Eighteen percent received grants during only 1 year, 26 percent during 2 years, and 31 percent during all 3 years. One-half of the first period, 30 percent of the second, and 14 percent of the third period borrowers received grants each of the 3 years covered by the study. During 1937-38, 60 percent of the borrowers received grants as compared with 58 percent during 1938-39, and 44 percent during 1936-37.



Table 121.-AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard loan 1/

| Amount of grants received before 2/28/39 | Total | | Borrowers receiving first standard loan between | | | |
|--|-----------|---------|---|---------|---------|--|
| | Total | | 3/1/32- | 3/1/37- | 3/1/38- | |
| | borrowers | | 2/28/37 | 2/28/38 | 2/28/39 | |
| | Number | Percent | Percent | Percent | Percent | |
| \$0 | 1,076 | 81.0 | 11.9 | 21.3 | 59.7 | |
| \$1 to \$24 | 231 | 6.7 | 5.5 | 7.3 | 7.1 | |
| \$25 to \$49 | 253 | 7.4 | 6.3 | 6.8 | 9.1 | |
| \$50 to \$74 | 216 | 6.2 | 6.2 | 6.6 | 5.9 | |
| \$75 to \$99 | 208 | 6.0 | 5.9 | 6.3 | 5.9 | |
| \$100 to \$149 | 310 | 8.9 | 9.2 | 10.5 | 7.2 | |
| \$150 to \$199 | 245 | 7.1 | 2.4 | 6.4 | 2.5 | |
| \$200 to \$299 | 374 | 10.8 | 15.3 | 15.9 | 1.8 | |
| \$300 to \$399 | 283 | 7.8 | 12.1 | 10.3 | 0.7 | |
| \$400 to \$499 | 140 | 4.0 | 3.4 | 3.7 | 0.1 | |
| \$500 and over | 148 | 4.3 | 9.9 | 2.9 | 0.2 | |
| Total | LXX | 100.0 | 100.0 | 100.0 | 100.0 | |
| Number reporting | 3,469 | | 1,156 | 1,121 | 1,192 | |

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Thirty-one percent of the borrowers received no grants during or after the period of the first standard loan; this was true for 12, 21, and 59 percent of the first, second, and third period borrowers, respectively. Forty-six, 33, and 3 percent of the borrowers in these respective periods received \$200 or more in grants.

Table 122. GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

| Relation of grants to repayments | | | Borrowers receiving first standard loan between | |
|--|--------------|---------|--|---------|
| | Total | | 3/1/36- | 3/1/37- |
| | borrowers 1/ | | 2/28/37 | 2/28/38 |
| | Number | Percent | Percent | Percent |
| No grants, no repayments | 180 | 8.3 | 4.6 | 12.2 |
| No grants, some repayments | 429 | 18.8 | 17.1 | 20.6 |
| Some grants, no repayments | 554 | 24.4 | 22.4 | 26.4 |
| Some grants, some repayments | 1,104 | 48.5 | 55.9 | 40.6 |
| Grants as percentage of repayments | | | | |
| Less than 50 | 214 | 9.4 | 11.5 | 7.2 |
| 50 to 49.9 | 116 | 5.1 | 5.7 | 4.5 |
| 50 to 69.9 | 96 | 4.2 | 5.2 | 3.2 |
| 70 to 89.9 | 63 | 2.8 | 2.4 | 3.1 |
| 90 to 109.9 | 62 | 2.7 | 2.6 | 2.9 |
| 110 to 129.9 | 57 | 1.6 | 1.6 | 1.6 |
| 130 to 149.9 | 37 | 1.6 | 2.0 | 1.2 |
| 150 to 199.9 | 80 | 4.0 | 4.1 | 5.8 |
| 200 and over | 389 | 17.1 | 20.8 | 15.5 |
| Total | XIX | 100.0 | 100.0 | 100.0 |
| Number reporting | 2,277 | | 1,156 | 1,121 |

1/ Exclusive of borrowers receiving first standard loan between March 1, 1939 and February 28, 1939.

Seventeen percent of the first period and over one-fifth of the second period borrowers made repayments but received no grants following the period of the first loan. Fifty-six and 41 percent of the first and second period borrowers, respectively, made repayments and also received grants after their first year on the RR program. More than one-fifth of the first and over one-fourth of the second period borrowers received grants but made no repayments. Thirty-one and 23 percent of the first and second period borrowers, respectively, received grants about equal to or in excess of repayments. More than one-fifth of the first period borrowers received grants that were double or more the actual repayments.



ITEMS ON PUNCH CARD
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analyses. The number entered parenthetically after the items indicates the number of classes into which each is broken down for analytical purposes.

| <u>Punch card</u> <u>column</u> | <u>Item and number of classes for each item</u> |
|------------------------------------|--|
| 1 | Region |
| 2 | State (or comparable area) |
| 3 | Period borrower received first standard RR loan (3) |
| 4,5 | County |
| 6,7 | Line number (case identification on transcription sheets) |
| 8,9 | Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11) |
| 10 | Total amount of all loans received (12) |
| 11 | Number of standard loans authorized (6) |
| 12* | Amount originally scheduled to be repaid (12) |
| 13 | Amount of repayments made (12) |
| 14 | Amount of grants received (12) |
| 15 | Debt reduction (2) |
| 16* | Tenure status year before RR (7) |
| 17* | Tenure status year of last RR record (7) |
| 18* | Type and length of lease year before RR (9) |
| 19* | Type and length of lease year of last RR record (9) |

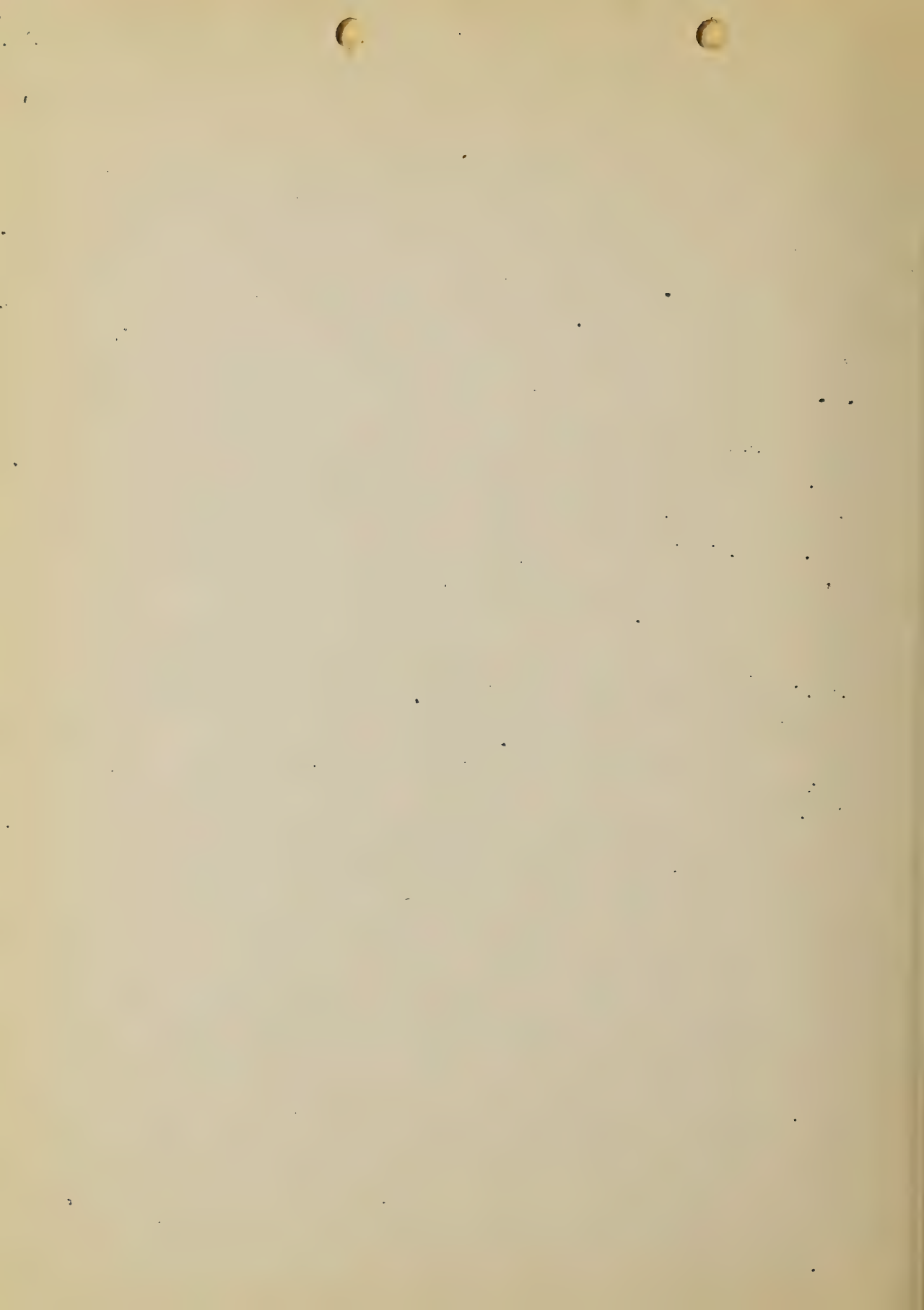
* Data for Region III not comparable with data for other 11 Regions



Receipts from various sources for each year

| | |
|------|--|
| 1000 | Receipts from family payments year before RR (12) |
| 11 | Receipts from off-farm work year before RR (12) |
| 12 | Family operating expenses year before RR (12) |
| 13 | Net cash income, year before RR (12) |
| 1400 | Receipts from benefit payments year of last RR record (12) |
| 15 | Receipts from off-farm work year of last RR record (12) |
| 1600 | Major sources of receipts year before RR (12) |
| 1700 | Major sources of receipts year of last RR record (12) |
| 18 | Family operating expenses year of last RR record (12) |
| 1900 | Net cash income year of last RR record (12) |
| 2000 | Number of agricultural enterprises year before RR (12) |
| 2100 | Number of agricultural enterprises year of last RR record (12) |
| 22 | Acres in crops year before RR (12) |
| 23 | Size of farm year before RR (10) |
| 2400 | Garden year before RR (10) |
| 2500 | Acres in crops year of last RR record (12) |
| 2600 | Size of farm year of last RR record (10) |
| 2700 | Garden year of last RR record (4) |
| 2800 | Number of cows at time of first standard RR loan (12) |
| 2900 | Number of cows at time of last RR record (12) |
| 3000 | Number of sows at time of first standard RR loan (11) |
| 3100 | Number of sows at time of last RR record (11) |
| 3200 | Number of bees at time of first standard RR loan (12) |

* Data for Region III not comparable with data for other 11 Regions
 * Not available for Region III



Punch card
column

Item and number of classes for each item

| | |
|-------|---|
| 43** | Number of hens at time of last RR record (11) |
| 44** | Number of times changed farms since first standard RR loan (6) |
| 45* | Repayments made as percentage of scheduled repayments (12) |
| 46 | Grants as percentage of repayments made subsequent to period of first standard loan (12) |
| 47 | Farm receipts year before RR (12) |
| 48 | Amount change in farm receipts from year before RR to year of last RR record (12) |
| 49 | Total cash receipts, excluding loans, year before RR (12) |
| 50 | Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12) |
| 51 | Farm receipts as percentage of total cash receipts, year before RR (12) |
| 52 | Farm receipts as percentage of total cash receipts, year of last RR record (12) |
| 53 | Actual as percentage of planned total cash receipts in 1938-39 (8) |
| 54 | Value of farm land and buildings owned at time of first standard RR loan (12) |
| 55*** | Value of livestock and equipment owned at time of first standard RR loan (12) |
| 56 | Value of assets at time of first standard RR loan (12) |
| 57 | Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12) |
| 58*** | Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12) |
| 59 | Liabilities at time of first standard RR loan (12) |
| 60 | Amount change in liabilities from time of first standard loan to time of last RR record (12) |

* Data for Region III not comparable with data for other 11 Regions

** Not available for Region III

*** Data for Region X not comparable with data for other 11 Regions

Punch card
column

Item and number of classes for each item

| | |
|------|---|
| 61 | Net worth, including farm real estate, at time of first standard RR loan (12) |
| 62 | Liabilities as percentage of assets at time of first standard RR loan (12) |
| 63 | Net worth, excluding farm real estate, at time of first standard RR loan (12) |
| 64 | Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12) |
| 65 | Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12) |
| 66 | Amount of loans authorized for capital goods (12) |
| 67 | Amount of loans authorized for debt settlement and refinancing (12) |
| 68 | Amount of loans authorized for family expenses (12) |
| 69 | Amount of loans authorized for current farm operating and non-operating expenses and family expenses (12) |
| 70* | A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3) |
| 71* | Family type (10) |
| 72 | Household size (12) |
| 73 | Age of head (7) |
| 74 | Education of head (12) |
| 75* | Number of male youths (nonheads) aged 16-24 (5) |
| 76** | Disabilities of head and other family members (5) |
| 77* | A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2) |
| 78 | A. Color (3) B. Years during which grants received (8) |

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III

